

Submitter:

Cynthia Villwock

On Behalf Of:

Committee:

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Measure, Appointment or Topic:

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As a woman who has had cancer four times, I am intimately aware of the stresses and fears treatment elicits. But even more terrifying was the \$12,500 bill I received unexpectedly, and IN ADDITION to, the \$3800 max out of pocket I was expecting to pay. How did it happen? In January 2024 I made the decision to put cancer behind me and undergo DIEP reconstruction. It was supposed to be the “end” to my cancer journey returning normalcy to my life. I thought I had everything in place. I had an “in network” exception for my out of state surgery. I had talked with my insurance. And, because I had been treated at the Mayo clinic in Rochester for the last 8 years and never had a problem with billing, I was confident all would be well. What I didn’t know, was that insurance can choose to use any network they wish when they accept claims under an “in network exception.” And in this case, they chose to use a different network than they had used in the past, and one that Mayo does not accept. Mayo balanced billed for those claims. A year later I was still arguing with my insurance. Why did they suddenly choose to use some other network than they had used with Mayo in the past? I never did receive an answer. All my insurance would tell me was that there was nothing I could do. I appealed. I called. I wrote letters. None of it mattered. Moda told me they were completely within their rights. Twelve months later I made a claim with the Oregon Insurance Commission. I was one of the “lucky” ones. Moda (my insurance) backtracked and reprocessed my claims after receiving pressure from the commission. Even though I was relieved to not owe the additional thousands of dollars, the reversal did not erase the many nights I had lay in my bed crying. It did not erase the year of Mayo’s “payment plan \$550 a month” and the sacrifices that go along with losing \$550 a month unexpectedly. At a time when I should have been rejoicing over the “end” of my cancer journey, I was instead crying, stressed and worried. No one should have to experience what I went through. Fighting cancer and reconstruction is hard enough. Financial surprises such as this should not happen to anyone. And as I said, I was the “lucky” ones. The insurance commission was able to do what I had been unable to do.....persuade Moda to reprocess the claims using the network they had used in the past. NO ONE should have to experience what I have. NO ONE