



Northwest Kidney Council  
438 1<sup>st</sup> Street  
Lake Oswego, OR 97034

Oregon Senate Committee on Health Care  
**RE: Support for SB 1181**

March 19, 2025

Chair Patterson, Vice Chair Hayden, members of the committee,

On behalf of the Northwest Kidney Council, thank you for the opportunity to provide comment in support of SB 1181. Our association partners with patient advocates, health care professionals, care providers, and researchers to advance kidney care in both Washington and Oregon. Together, we are committed to ensuring that all patients with kidney disease receive high-quality care and that treatment is accessible to all.

This bill establishes fair open enrollment standards, preventing discrimination based on health history and ensuring that Oregonians can secure the coverage they need.

Oregon has long been recognized as the gold standard for Medicare supplemental insurance (Medigap) access in the nation. Our state has led the way in ensuring that individuals with chronic conditions, including end-stage renal disease (ESRD), have the ability to obtain supplemental Medicare coverage without facing discrimination or excessive costs. These protections have been essential in helping vulnerable populations manage their healthcare expenses and maintain access to life-sustaining treatment. SB 1181 builds on this strong foundation, further reinforcing Oregon's commitment to equitable healthcare access.

For kidney patients, particularly those with ESRD, access to Medigap coverage is vital. Many ESRD patients rely on Medicare for their primary coverage but need supplemental policies to help cover out-of-pocket costs associated with dialysis treatment, medication, and specialty care.

SB 1181 addresses these barriers by prohibiting the denial of Medigap policies or increased costs due to a preexisting condition. By ensuring fair access to these policies, the bill helps kidney patients manage their healthcare expenses, reducing financial burdens and allowing them to focus on their health.

Access to affordable, comprehensive healthcare is essential for those with chronic conditions. SB 1181 is a necessary step toward ensuring that all Oregonians, regardless of their medical history, can obtain the supplemental coverage they need to maintain their health and well-being. We urge the committee to support this critical legislation.

Thank you for your time and consideration.

Sincerely,

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