



March 24, 2025

Testimony in Support of Oregon Senate Bill 1181

Dear Chair Patterson, Vice Chair Hayden and Members of the Committee,

On behalf of the ALS Association, I am writing to express our strong support for Oregon Senate Bill 1181. This legislation represents a significant step forward in ensuring equitable access to Medicare supplement insurance for individuals living with ALS and other pre-existing conditions.

ALS, or Amyotrophic Lateral Sclerosis, is a progressive neurodegenerative disease that affects nerve cells in the brain and spinal cord. As the disease progresses, individuals with ALS face increasing medical needs and associated costs. Access to comprehensive and affordable healthcare coverage is crucial for managing the disease and maintaining quality of life.

Senate Bill 1181 addresses a critical barrier faced by many individuals with ALS: the denial or increased cost of Medicare supplement policies due to pre-existing conditions. By prohibiting such practices, this bill ensures that individuals with ALS can access the necessary supplemental coverage without facing financial discrimination. This is a vital protection that aligns with the principles of fairness and equality in healthcare.

The establishment of open enrollment standards, including a 90-day annual open enrollment period and a six-month enrollment period upon initial enrollment in Medicare Part B, further enhances access to coverage. These provisions provide individuals with ALS the flexibility and opportunity to secure the coverage they need when they need it most. Moreover, the amendments to ORS 743.683 to prevent the duplication of benefits and set standards for policy provisions are commendable. These changes ensure that Medicare supplement policies are designed to complement, not duplicate, existing Medicare benefits, thereby maximizing the value of coverage for policyholders.

By removing discriminatory practices based on health status, geographic location, or age, Senate Bill 1181 promotes a more inclusive and just healthcare system. It reflects a commitment to protecting vulnerable populations and ensuring that all individuals, regardless of their health condition, have access to the coverage they need.

In conclusion, the ALS Association strongly supports Senate Bill 1181 and urges its swift passage. This legislation is a crucial step toward ensuring that individuals with ALS and other pre-existing conditions have access to the comprehensive healthcare coverage they deserve.

Thank you for considering our perspective.

Sincerely,

Clark Hansen
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ALS Association
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