Submitter: Korvus Dizes

On Behalf Of:

Committee: House Committee On Behavioral Health and Health

Care

Measure, Appointment or

Topic:

SB951

I have a nickname in my line of work— the Insurance Wizard. Because somehow, I always figure out how to make an insurance claim finally go through, so the parent trying to get antibiotics for their sick kid can finally stop the mental gymnastics of personal budget cuts to afford this medication.

In addition, I know how to explain what a 'Deducible' and an 'Out of Pocket' are to a retiree who is losing their hearing and has a phone that doesn't even connect to the internet.

My name is Korvus. I have six years of medical experience, three currently with retail pharmacy working as a Pharmacy Operations Manager and Certified technician at Walgreens Pharmacy in Milwaukie. Before that, I worked three years with an Orthopedics office, battling with insurances about why a patient needs an MRI, and 'No, they cannot do physical therapy beforehand. We sent you the X-ray showing their shattered thigh bone. Now we need to see if they tore anything as well.' Yes, this is an actual conversation I had with an insurance provider. You see, I got very good at learning the lingo and keywords with insurances. I saw it as a challenge, a game. I've played sports all my life, so I am very competitive, and I have learned to harness this power to turn me into the Insurance Wizard. I am able to help patients navigate 'Prior Authorizations' and 'Non Formulary', the hidden sharks in the murky waters of medical office visits that result in the need for medicine or any medical procedure.

But what I can't do is pay for the elderly folk's blood-thinning medication, the elder who is on social security and the life-saving medication is five hundred dollars. And it's only one month. "I'm sorry. Your insurance denied your prior authorization for your cancer medication. How much is it in cash? About two thousand..." Again. And again. And again.

Just today, I sat side by side with an elderly man, personally, to talk about what we could do to help get him the specific medication his daughter, who is unable to provide for herself, needs. She is highly allergic to most things and needs a different manufacturer for each one of her medications due to this. He was ready to pay cash if needed as well, out of his own Social Security, of course, and I told him of a way we could do it for the rare low insurance price, the difference between almost one hundred dollars. He looked at me and told me that ever since he came to our pharmacy, he has always felt taken care of and treated so well by my staff. Even

went as far as to say that "if he ever saw one of us mad, he'd be happy. Because then he would know we were human."

This complements both lifts my heart as well as digs its claws into the pit of my stomach. I know how angry and tired my staff really are. How burnt out they are from being screamed at daily, hourly, almost by the minutes some day even, by patients rightfully angry but wrongfully lashing out at their nearest forms of contact that doesn't involve a phone tree. Us.

We are the front line to the backlash of the foul decisions made by greedy corporations in medicine. 'Hiding behind the Golden Paywall,' we call it, being untouchable. They make millions while feeding off the lifeblood of others suffering.

During this suffering, it is we, the medical professionals, who sit by the patients' side. Who listens to their concerns and issues, then works with them to solve or establish a better quality of life. Not actively working against them.

I support Senate Bill 951. Thank you for your consideration.