

SAMPLE Tashia M * DCBS

From: BECK Douglas * DCBS
Sent: Tuesday, October 27, 2015 4:09 PM
To: SAMPLe Tashia M * DCBS
Subject: FW: Changes to ESRD insurance coverage

From: Eric Iverson [<mailto:Eric@rosecitysound.com>]
Sent: Tuesday, October 27, 2015 3:01 PM
To: BECK Douglas * DCBS
Cc: FORDHAM Brian J * DCBS; CALI Laura N * DCBS
Subject: Changes to ESRD insurance coverage

To whom it May concern,

I recently found out that other renal patients in the area are facing hard choices for health care in Oregon. it makes no sense for a commercial insurance user to be forced onto Medicare when in the past there insurance covered the treatment before. I looked into Medicare part A and B and the cost to the patient is absolutely no better off than most commercial coverage. This is simply a way of insurance companies clearing the rolls of the most expensive patients.

As a business owner I make sure that my employees receive good medical coverage, and we in fact will cover the cost of the most expensive plan we offer. If a person in my company were forced off of my insurance and made to go onto Medicare, they would receive no extra benefits from me. I cannot pay for half of the insurance tax free. I would have to pay them more to supplement that loss and they would be taxed for the extra income and I would pay taxes on the payroll side of that to be a good corporate citizen.

This is simply a backhanded way for insurance companies to avoid fiduciary duty to its members in a time of extreme stress and upheaval. If I recall the stress of going on dialysis I'm not sure changing medical plan and most likely Doctor would be in the best interest for my health.

On another note and I think this should be looked into as well. Why are these companies doing this? Perhaps DaVita and Fresenius Health are simply overcharging for the services they render...

Perhaps you should look into that.

Eric Iverson
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