SAMPLE Tashia M * DCBS

From: Sent: To: Subject: BECK Douglas * DCBS Tuesday, October 27, 2015 2:12 PM SAMPLE Tashia M * DCBS FW: Discriminatory Health Plans in Oregon

From: Jason Bosh [mailto:Jason.Bosh@davita.com]
Sent: Tuesday, October 27, 2015 10:00 AM
To: BECK Douglas * DCBS; FORDHAM Brian J * DCBS; CALI Laura N * DCBS
Subject: Discriminatory Health Plans in Oregon

Mr. Beck, Mr. Fordham, and Mrs. Cali,

Thank you for giving me a chance to weigh-in on the insurance plan's attempts to shift costs to fragile ESRD patients. I think that what they are attempting is horrible and represents a slippery slope for all chronic diseases. In my mind, the whole purpose of insurance is to be able to cover costs when the going gets the toughest, and it doesn't get any tougher than ESRD patients who need to spend ~12 hours/wk in the dialysis process. I can't imagine the injustice that would be felt by patients who paid their premiums for years only to discover later that they have little protection from the high costs or to be shepherded into Medicare at the same time they're facing the life change involved with ESRD.

I'm sure every insurance plan would love an approved mechanism for dumping expensive patients. No one shops for plans by reading the plan language for ESRD or other expensive chronic diseases; we assume that when we get sick, we'll be covered with an OOP max, etc. Patients will not recognize the troubling facts of these plan designs until it's too late. If you give the plans the ability to discriminate against ESRD or other chronic diseases, then I fear we'll soon be looking at a world where no chronic diseases are covered.

Please do not allow the health plans to water down Patient Choice and discriminate against ESRD patients. Please make sure the offending plans do not enter the marketplace during open enrollment so that patients aren't faced with surprise financial expense and benefit discrimination.

I appreciate your work in looking out for patient interests. Thanks for your consideration.

Jason Bosh

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