

SAMPLE Tashia M * DCBS

From: BECK Douglas * DCBS
Sent: Tuesday, October 27, 2015 2:13 PM
To: SAMPLE Tashia M * DCBS
Subject: FW: ESRD Patient Discrimination
Attachments: Patient letter_OID_Regence_Discrimination (2).docx

Follow Up Flag: Follow up
Flag Status: Flagged

From: Jim Cox [<mailto:coxsaws1@gmail.com>]
Sent: Tuesday, October 27, 2015 1:31 PM
To: BECK Douglas * DCBS
Cc: FORDHAM Brian J * DCBS; CALI Laura N * DCBS
Subject: ESRD Patient Discrimination

Oregon Insurance Department
350 Winter St. NE #440
Salem, OR 97301

10/26/15

To Commissioner Laura Cali and Investigator Brian Fordham:

I, _____, am a dialysis patient who is insured through [group, individual] plan offered by Regence.

I am aware that Regence has been selling insurance plans in my state that are discriminatory towards patients with End Stage Renal Disease (ESRD). First and foremost, these plans are discriminatory because they punish patients who have ESRD who exercise their choice not to enroll in Medicare with high, and potentially unlimited, out of pocket costs. There is no other health condition that Regence treats in this manner. Second, Regence discriminates against dialysis patients by limiting the number of treatments that are fully covered to 42 total treatments, with full knowledge that dialysis is a required life-saving treatment that people with ESRD must receive three times a week for the entire course of their disease, usually many years. . Finally, Regence tries to entice patients with ESRD to enroll in Medicare enrollment without providing any information about the implications of enrollment, including downsides.

I am reaching out because I am concerned as to how this plan may impact me, and ultimately, many other sick patients in the state of Oregon. I hope that the Insurance Department will act to protect me and other patients in the state of Oregon from this discrimination.

Sincerely,

Printed name: _____

Address: _____

Phone Number: _____

Witness Name: _____

Signature: _____

Date: _____