

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

10/22/2015

To Commissioner Laura Cali and Investigator Brian Fordham:

I, Mark Mitchell, am a dialysis patient who is insured through ^{Individual} ~~group~~ plan offered by MODA.

I am aware that Regence and Providence 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 and Providence treats in this manner. Second, Regence and Providence 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 and Providence 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: Mark Mitchell

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Phone Number: 503 246 4425

Witness Name: Debra Walls

Signature: Debra Walls

Date: 10-22-15

I feel it is NOT fair or representative of A free system to be forced to pay Medicare