



Unitarian Universalist Legislative Ministry of Maryland

Shared Voices for Liberal Religious Values in Maryland

Testimony in **Support** of SB 868 **Health Insurance - Consumer Protections**

TO: Chairman Kelley and the members of the Senate Finance Committee
FROM: Ashley Egan, Coordinator, Unitarian Universalist Legislative Ministry of Maryland
DATE: March 13, 2019

I am writing to you on behalf of the Unitarian Universalist Legislative Ministry of Maryland, for which I am the Coordinator. More importantly for this legislation, I am also the mom of a child with a pre-existing condition. When my daughter was 2 years old, she had her first seizure. She had what we used to call a grand mal seizure, but now call a partial focal seizure. We ended up driving her to the University of Virginia Hospital, where they took one look at her tiny, convulsing body and rushed us to the emergency room. We ended up spending three days in the hospital. And we have spent the last twelve years trying to understand what is--and was--happening in her brain. Fortunately, my daughter is now a relatively happy, healthy fourteen-year-old girl, with a pre-existing condition. To us she is perfect, but to the insurance company, she is the sum parts of her diagnoses: *status epilepticus*, complex partial seizures, gelastic seizures....

Thanks to this diagnoses, my daughter takes medication two times a day, which keeps her seizures under control. Because of insurance, we pay around \$40 a year for her medication. However, that is not the true cost, according to our receipt, her three-month supply of medication should cost us \$1775.89 or roughly \$591.97 per month. If I was to buy her medication without insurance, it would be \$1,683.00 per month according to www.Drugs.com. If I was to buy her medication from Canada, it would be \$279.00 per month according to www.CanadaDrugsOnline.com. This is quite a bit of discrepancy for a few yellow pills. But, that is not all, she must see a neurologist, who prescribes her medication, which is \$2,000 a trip and we see her at least twice a year. So, just the maintenance on her condition costs the insurance company \$11,103.56 a year. And that is without a seizure. Her emergency medicine is \$367.50 for two doses of Diastat (we pay \$25) and diagnostic tests cost thousands of dollars.... each.

Seriously, you haven't lived until you open a bill for \$14,000, which is what happened to us after the doctor prescribed a 3-day home-based EEG and AETNA declined us.

Let's face it, for insurance companies, we are bad for business.

I can absolutely understand why insurance companies would want to drop us or anyone else with a pre-existing condition. However, that would be financially devastating for my family, which is why we pay our premiums religiously. With medication, my daughter is a Talented and Gifted Student; who knows where she would be without it.

Passing SB 868 will enshrine in Maryland law, important provisions of the Affordable Care Act, including protections for individuals with pre-existing conditions.

Please support SB 868 for children like my daughter and support her inherent worth and dignity, and her humanity despite her diagnoses.