

National MS Society: Testimony in Support of HB 709/SB 632

The National Multiple Sclerosis Society supports HB 709/SB 632, to help small businesses and small nonprofits in Maryland offer health coverage to their employees. We strongly urge the Committee to favorably report this important legislation.

Multiple sclerosis (MS) is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information with the brain, and between the brain and the body. Symptoms vary from person to person and range from numbness and tingling to walking difficulties, fatigue, dizziness, pain, depression, blindness, and paralysis. The progress, severity, and specific symptoms of MS in any one person cannot yet be predicted. The cause is unknown and there is no cure. Most people with MS are diagnosed between the ages of 20 and 50 and it is the leading cause of disability in young adults. While it is much rarer, MS is sometimes diagnosed in children. There are an estimated 1 million Americans living with MS.

Access to high-quality, comprehensive, and affordable coverage is critical for people living with MS, as MS treatment often requires coordinated care from neurology, rehabilitation, radiology, mental health and other specialists. Historically, many people living with a pre-existing condition such as MS have faced considerable obstacles in obtaining and retaining health insurance. Prior to the passage of the Affordable Care Act (ACA), insurers could deny coverage to those with pre-existing conditions or charge significantly higher rates if they did choose to cover these individuals, who they saw as higher risk and more costly to insure.

This is especially relevant to those living with MS, given the expensive nature of the disease. With an estimated lifetime cost per MS patient of over \$4 million, MS is the second-ranked chronic condition (behind congestive heart failure) in direct all-cause medical costs¹. MS disease modifying therapies (DMTs) are drugs used to modify disease course, treat relapses, and manage symptoms. In 2021, the median price for brand MS DMTs is \$93,672. Five brand DMTs are priced at over \$100,000. Surveys of people with MS show that out-of-pocket costs are the most important attribute affecting DMT treatment decisions, outranking efficacy, safety and route of administration². A lack of coverage would be financially devastating for most individuals living with MS and could force them to make the choice between their health and their family's wellbeing.

Despite the importance of adequate health coverage, only 37% of small employers in Maryland offer health coverage compared with 95% of large employers due to cost. The proposed legislation (HB 709/SB 632) can address this issue through the creation of a 5-year state subsidy program to help small organizations with fewer than 25 full-time employees offer health coverage to their employees through Maryland Health Connection, along with outreach funding to help small organizations learn about the program.

Thank you for your consideration. If you have any questions about the Society's position, please contact Shannon Wood, Director of Advocacy and Policy, at shannon.wood@nmss.org.

¹ American Journal of Managed Care. Economic Burden of Multiple Sclerosis and the Role of Managed Care Organizations in Multiple Sclerosis Management. May 2016.

² Hincapie, AL, Penm, J, Burns, C, 'Factors Associated with Patient Preferences for Disease-Modifying Therapies in Multiple Sclerosis', J Manag Care Spec Pharm, 2017 Aug;23(8)822-830