

Testimony in Support of HB 0167
House Health and Government Operations Committee Hearing: 1/20/21

My name is Monica Wilson and I live in Charles County MD. As a Maryland resident living with multiple sclerosis, or MS, a high-cost chronic condition, I appreciate the opportunity to share my story and why the Co-Pay Accumulator Ban (HB 0167) is so important to me.

I have survived Multiple Sclerosis for the past 14 years. During that time, I have had to pay thousands of dollars towards out-of-pocket expenses for insurance deductibles, medications, Physical Therapy, Occupational Therapy, hospitalizations, home equipment, home modifications, neurological appointments, diagnostic tests such as MRIs and many other necessities that my commercial insurance did not cover.

After my last relapse 2019, my doctor and I decided to change my medication to one that would better treat my MS. After research, I decided on a medication would be a "game changer" for me and I was anxious to get started. When my insurance company returned the prior authorization stating my out-of-pocket copay for this medication would be \$20,000 yearly. I was DEVASTATED as \$20,000 a year on Social Security might as well be a billion dollars. I did not have a plan B.

My doctor suggested I apply to a financial assistance program. The approval came with news greater than expected as I learned that not only would the financial assistance cover the annual \$20,000 for the medication, but it would also be applied towards my annual deductible/out-of-pocket expenses. Prior to this assistance, I had to choose between doctor visits, therapies, and tests each month because my co-pay is \$40/visit, and I am on disability.

Since having the co-pay assistance applied towards my deductible, my quality of life has improved. 1) I am no longer stressed over which medications or therapies I can afford each month, 2) I have been able to expand my PT sessions from weekly to twice a week, 3) I have not had to choose between medications, therapies or testing AND 4) I have the medication that I feel is the best on the market for my multiple sclerosis.

There are hundreds of thousands of individuals with similar stories, but all stories end the same...without copay assistance counting towards our yearly deductible, we will have to choose between the care we can afford over the care that is best for us. Marylanders living with MS who receive coverage through the state exchange deserve protection.

Thank you for the opportunity to share my story. I respectfully request the Committee favorably report House Bill 0167.

Monica Proctor Wilson