

To: House Insurance Committee
From: Theresa L. Segraves
Date: February 15, 2012
Subject: HB2565 Concerning health care expense transparency

Chairman Shultz and committee members, I wish to thank you for the opportunity to appear before you in support of House Bill 2565.

In the fall of 2004, I was diagnosed with breast cancer. Over the next 12 months, I underwent an initial mastectomy, chemotherapy, radiation therapy, and following that, a preventative second mastectomy and reconstructive surgery. In the middle of my treatment for breast cancer, I received a thyroid cancer diagnosis, and began treatment for that condition. As with many patients who have surgery while being treated for cancer, I later developed a postoperative infection that required at home IV antibiotics.

The diagnoses and treatments that I have just described for you led me to be cared for by many excellent health care providers in many locations and in many environments, including hospitals, offices, home health, and emergency rooms.

During this stressful time in my life, the last thing I needed was to worry about whether I could afford the necessary treatments that were being provided to me every week. Most of my care occurred in office settings.

I vividly remember spending many sleepless nights fretting about how my family would afford my care. I had my oldest son starting college at the time, and felt my medical needs might jeopardize my three boys' ability to secure college educations.

My biggest source of anxiety came from not being able to determine my own portion of my total health care costs. Neither my providers nor I (and for that matter, my insurance carrier) seemed able to clearly state what my co-pay or co-insurance costs would be. The daily trips to the mailbox would make me cringe in apprehension as to what my 'patient balance' would be in the next statement I would received from doctors' offices.

At no point in this 'cancer journey' have I been able to know 'in real time' what my expenses would be. This created undue anxiety, frustration, and uncertainty that only added to my distress.

In my opinion, it is the duty of all citizens of Kansas to try to lighten the load of those struggling with medical and psychiatric illness by mandating insurance carriers provide 'real time' information on the costs of office visits and medical procedures.

I urge your favorable support of HB 2565, and thank you for the opportunity to come before you today. I would be happy to answer any questions that you may have.

House Insurance
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