

February 5, 2015

The Honorable Senator Joseph J. Crisco, Co-Chair  
The Honorable Representative Robert W. Megna, Co-Chair  
Insurance and Real Estate Committee  
Legislative Office Building, Room 2800  
300 Capitol Avenue  
Hartford, CT 06106

Written Testimony on Senate Proposed Bill 24-An Act Establishing Standards and Requirements for Insurers' Drug Formularies...

Senator Crisco, Representative Megna and Members of the Insurance and Real Estate Committee:

I am Laura Criscuolo of Cromwell. I am sorry that I cannot be with you today in person but I have to work to cover the medical bill that is at the heart of my story. I have rheumatoid arthritis and a number of complications related to my arthritis. I wanted to share my story of difficulty getting information on and insurance coverage for my arthritis infusion medication.

In April 2013, my rheumatologists recommended that I try a biologic infusion medication called Actemera. At the time, I had commercial insurance through my employer with Anthem Blue Cross and Blue Shield. My doctor's office checked with Anthem to insure the medication was covered and sent me to the UConn Health Center. In October, I began getting notices from Anthem that they refused to pay for the infusions because the Health Center had not responded to their requests asking for more information. After UConn responded, I was made aware of my payment responsibility for \$10,000. The Health Center eventually agreed to take 40% off the bill and told me I was responsible for over \$6,000 and the bill had to be paid all at once.

I work both a full-time and part-time job. I have no family or friends to help. I do not have the financial resources to pay a bill of this size, especially all at once. I had to drain my savings to pay this bill. I have also had to beg and plead with the Attorney General's office not to put a lien on my house because of the bill. I have had to apply for energy assistance, mortgage assistance, put my home up for sale, and even recently visit a food bank for assistance. I contacted the office of the State Healthcare Advocate for help with understanding the insurance and asked for the explanation in writing, but haven't heard back from them yet.

I subsequently received a copay card from my medication's manufacturer, but it only goes 30 days so it doesn't help with this bill. Even with the co-pay card, I have cancelled appointments with my rheumatologist because I can't afford the office co-pay. I am considering dropping the infusion because I can't afford my part.

I wanted to share my story with the committee to help you look at ways to help people like me better understand insurance coverage for these very expensive medications. I am not an insurance expert. Like many people, I trust my doctor, health care providers and my insurance company to help me gain access to and pay for medications that help me maintain my independence.

Thank you.