

Senator Joseph Crisco, Co-Chair
Representative Bob Menga, Co-Chair
Senator Kevin Kelly, Ranking Member
Representative Robert Sampson, Ranking Member

SB 235

Thank you for the opportunity to testify before you today. I have a six year old son, Zachary, who has multiple food allergies. He was diagnosed at nine months old and has carried an Epi-Pen ever since. His allergies are to dairy, eggs, and peanuts. The peanut allergy is serious, and exposure to peanuts can result in life-threatening anaphylaxis shock. His allergist prescribes the Epi-Pen Jr. I am very fortunate that I have never had to administer the Epi-Pen. The Pens expire after one year, so each year, I have to fill two. I keep one at home and carry it everywhere we go. Zachary is enrolled in a Parochial school and we are required to supply the school with a new Pen at the expiration of the one from the prior year. I fill them each August, right before the start of the new school year. I have been doing this now for five years.

On August 26th, 2014, I presented the prescription for fulfillment at my local CVS, and was presented with a total cost for the 2 pens of \$879.62. Unfortunately, the medical insurance plan that Zachary is covered under with his father does not cover Epi Pens under the prescription part of the plan. The coverage is under the medical portion, subject to the deductible of \$1000. The cashier at CVS was so compassionate. She helped me find some discount coupons on line, and I was able to get the pens for \$569.51. I was so grateful for her help, but very disheartened by the entire process. What if I am not able to find those coupons next August?

In talking with fellow allergy moms, I have found that some insurance plans cover the Pens under the prescription plans, while others, like Zachary's, do not. I have a family member who is a physician, and he has explained to me that some insurance companies consider the Pens to be a medical device. They fall into a category, labeled something like "injections otherwise not required on a daily basis". He furthered explained to me that some plans simply don't cover them because the medication (epinephrine) can be administered in a doctor's office for a \$20.00 co-payment, as an example.

It is my hope to shine attention on this situation, so that insurance companies can be compelled to review and reconsider how they classify the Epi-Pens, and how they structure coverage for them. Zachary's allergy to peanuts is life-threatening. This isn't a choice for us. My son's safety is the most important thing to me; he must have the Epi-Pen as a safety precaution. He needs one for school, by mandate. While I appreciate the fact that Zachary is covered under a good group medical plan, that plan was selected by his father's employer. Unfortunately, it doesn't provide prescription coverage for the Epi Pen. I would like to see medical insurance companies compelled to review how they treat and cover these life-saving medical devices. Severe food allergies, to peanuts or another allergen, do not allow for a visit to a doctor's office for the administration of the epinephrine; there just isn't time for that. I propose that all carriers treat Epi Pens the same, as a prescription. Food allergies are so prevalent now; I know several families with more than one child requiring an Epi-Pen. Our children deserve to be protected and kept safe from all harm. High deductible medical plans or financial struggles should not interfere with that protection.

I appreciate your time and consideration and the opportunity to voice my opinion.

Respectfully submitted,

Kimberly Fitzgerald
Waterbury, CT