



Our Mission: To drive efforts to cure psoriatic disease and improve the lives of those affected.

February 11th, 2019

The Honorable Charles Scott
Chair, Senate Labor, Health & Social Services
Jonah Business Center, Room S27
3001 East Pershing Blvd
Cheyenne, Wyoming 82001

RE: Support HB 85- State Health Reinsurance Program

Dear Chair Scott and members of the committee,

The National Psoriasis Foundation (NPF) is a non-profit organization with a mission to drive efforts to cure psoriatic disease and improve the lives of those affected. The NPF is the leading patient advocacy group for more than 8.3 million Americans and the roughly 14,345 Wyoming residents living with psoriasis and psoriatic arthritis. I write to you today to express our support for HB 85.

Adequate, affordable, and accessible care for our patient population is essential. In addition to managing psoriatic diseases, our patient community experiences a higher incidence of comorbid conditions that, without proper diagnosis and care, negatively impacts their quality of life and the efficacy of treatment. A strong, robust marketplace is essential to access comprehensive coverage that includes all of the treatments and services that our patients need to stay healthy at an affordable cost.

With high out-of-pocket costs already impeding access to care, it is critical patients' premiums remain affordable. People with psoriasis have significantly higher healthcare costs than the general population. High out-of-pocket costs impact, and often restrict, patients' access to care. A 2018 study of data collected from NPF surveys found that the majority spent more than \$1,200 per year in out-of-pocket costs for their disease and forty-five percent said they experienced financial strain due to the cost of their biologic medication.

HB 85 establishes a reinsurance program that has proven to be an important tool in stabilizing health insurance markets and impacting premiums in other states. Reinsurance programs help insurance companies cover the claims of very high cost enrollees, which in turn keeps premiums affordable for other individuals buying insurance on the individual market. This measure will help improve access and affordability of care in Wyoming.

We encourage you to support HB 85. Should you have any questions for NPF regarding this issue, please contact Brittany Duffy-Goche, State Government Relations Manager (bduffy-goche@psoriasis.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Randy Beranek".

Randy Beranek
President and CEO