

March 12, 2009

Dear Members of the Senate Health and Human Services Committee,

RE: HB 1143 Limited Insurance

I am not in favor of offering any limited insurance benefits that would also limit hospice coverage. This continues to be an issue, even now with carriers that offer a total end of life benefit of \$5000 or less. This is not unusual, and patients who want and need hospice care, are unwilling to access their benefit until the very end of life.

I am the first to agree, that when someone purchases an individual plan or signs for an employee health benefit plan, that the decision is their responsibility. However, any insurance carrier offering a health plan without adequate end of life care seems irresponsible. Adequate coverage should be the same as the Medicare Hospice Benefit, which has been the basis upon which hospice care has been successfully provided since the early 1970s.

It has been proven time and again that comfort care saves money. It eliminates emergency room visits and unnecessary treatments and medications that patients may not even desire. In addition, and probably most important, adequate health insurance eliminates stress and worry for patients and their families, facing a terminal diagnosis, by not having to find others ways to pay for hospice care.

I appreciate the opportunity to express my opinion on this matter.

Regards,

Susan Langley

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