



805 Main Street
 Grand Junction, CO 81501
 970-243-2437 (AIDS)
 Fax: 970-243-2791
 www.westcap.info

WestCAP opposes House Bill 09-1143

WestCAP represents people living with HIV/AIDS on the western slope and WestCAP opposes House Bill 09-1143. If this bill is passed it will not serve WestCAP clients in providing health care and will continue to perpetuate the harmful belief that something is better than nothing.

Few WestCAP clients are eligible for private insurance and those who have limited benefit plans through their employers with low monthly premiums, high co-pays, high deductibles and a low annual cap. Over the past few years, WestCAP has seen more western slope employers offer this type of plan to save money. These plans offer little relief to those whose monthly expenses can be as high as \$2500 in medications alone. These monthly expenses in addition to medication cost, quarterly doctor's visit which include a battery of tests considered standard of care, mean people living with HIV can hit the low annual cap in 6 months resulting in thousands of dollars of out of pocket expenses. This leaves someone without coverage for a good portion of a year and with medical bills they are unlikely to be able to pay. For example, one WestCAP client has a limited benefits plan and because of the high deductible, high co-pay and annual cap, she receives HIV specialty care only twice a year. Standard of care for patients living with HIV is four times a year. She is receiving sub-standard care because the burden of medical costs has been shifted to her and she cannot afford to go to the doctor or receive lab work as recommended. Another patient who was pregnant also has a limited health plan with high co-pays. She had to choose between either receiving monthly medications to reduce mother to child transmission of HIV, or receiving the appropriate pre-natal care. Her benefit plan was limited and she couldn't afford all the out of pocket costs associated with this type of care, so she prioritized and chose the monthly HIV regimen medications over the standard pre-natal care. For those living with chronic health conditions including HIV/AIDS, this "something" is not better than nothing.

In western Colorado, not only is there a shortage of providers but there is a shortage of providers who offer any type of charitable program/assistance including Colorado Indigent Care Program (CICP) or sliding scales. Limited health plans being touted as "affordable health care" would not be affordable in the long run. Once a person living with HIV/AIDS has hit the annual cap, the cost of care shifts to the individual and if the provider does not offer a sliding scale or CICP, all expenses will be incurred by that individual. Living with HIV is expensive and either the patient will assume an incredibly large bill that they have no way of paying or the provider will assume the expense. This leads to bills being sent to collection agencies and ultimately leads to providers refusing to see individuals with chronic conditions with limited health plans for fear of not being paid. This does not benefit the patient or the provider. In an area where providers are few, and providers who offer specialty care are fewer, limited health care plans offer no real assistance.

WestCAP opposes this bill as it does not truly address the health needs of people living with a chronic health condition such as HIV/AIDS and it does not address the needs of many who are uninsured in rural areas.

Respectfully submitted,

Mary Beth Luedtke
 Executive Director