



Make Quality Health Coverage Affordable

Position: Support SB 65 (Pan) to ensure more Californians have access to affordable health insurance coverage through Covered California.

Many Californians struggle with the cost of health insurance.

- ❖ Four in ten adults who purchase health insurance report they have difficulty affording their deductible, and about one-third have trouble paying their premiums and share of costs.
- ❖ Many consumers buy a lower premium plan through Covered California only to realize they must pay higher co-pays and deductibles that they cannot afford.
- ❖ Covered Californian enrollees with incomes up to \$48,000 per year get no federal assistance to pay for premiums and may spend more than 20% of their income on premiums.
- ❖ Covered Californian enrollees with incomes over \$24,000 a year receive no federal assistance with co-pays and deductibles.

SB 65:

- Requires Covered California to administer financial assistance to access affordable health care coverage through its Exchange.
- Requires Covered California to implement a maximum premium contribution.
- Reduces co-pays and deductibles for any individual whose income is between \$25,000 - \$48,000 a year.

Affordable Health Coverage equals Accessible Health Care

- ❖ Health insurance coverage increases patients' access to all health care services, including preventive care, primary care, rehabilitative treatment and adherence to medications.

Access to Health Care is Critical for People Living with MS.

- ❖ MS is an expensive disease that lasts a lifetime. Direct medical expenses for people with MS may be 5 times greater than people without MS.
- ❖ Adhering to a treatment plan -- including prescribed disease-modifying medication -- is the best possible strategy to manage MS.
- ❖ Lack of access to continual health care may result in disease progression and loss of function.

For more information, please contact Stewart Ferry, stewart.ferry@nmss.org
www.nationalMSsociety.org/advocacy * @MSactivist