

March 17, 2021

Dear House Health Care & Wellness Committee,

The undersigned organizations represent patients with chronic and rare health conditions and we are united in our support for ESSB 5377, the Cascade Care 2.0 bill. The CDC estimates that nearly 6 in 10 Americans live with a chronic condition, meaning at least half of your constituents are likely to have a chronic disease like cancer, diabetes, heart disease, arthritis or mental illness. Chronic disease is the leading cause of death and disability in the United States and 90% of the nation's \$3.8 trillion in annual health care expenditures are for people with chronic and mental health conditions¹. This bill is the highest priority for the chronic disease community this session.

As advocates for people with chronic conditions, we hear every day about the devastating financial consequences that accompany a diagnosis of a chronic condition. While our country has an incredible health care infrastructure, life-saving and life-altering medical care is extremely expensive and even when someone is insured, the financial impact of a chronic disease is massive. Luckily, this is something that you can mitigate today with the passage of Cascade Care 2.0.

The subsidies for health insurance premiums and cost-sharing in ESSB 5377 represent the most significant step the legislature has taken to increase access to health care since the passage of the Affordable Care Act (ACA) and the expansion of Medicaid. While the ACA made significant strides to lower the cost of health care, gaps still remain and the cost of health insurance remains just beyond reach for many Washingtonians, especially those impacted by COVID-related layoffs and business closures.

Even those with health insurance will often find themselves unable to afford treatment if they develop a chronic illness. For example, one non-standardized bronze plan sold on the exchange has a deductible of over \$8,500. If someone buys this plan and develops a chronic illness like cancer or diabetes, they will likely be unable to afford the care necessary to treat their condition. Yet the whole reason our society has health insurance is to minimize the financial devastation of a health crisis and make health care more affordable. Clearly our present system does not meet those goals.

We urge your support for ESSB 5377.

American Diabetes Association
American Lung Association
Arthritis Foundation
Bleeding Disorder Foundation of Washington
NAMI Washington
National Multiple Sclerosis Society
Northwest Parkinson's Foundation

¹ <https://www.cdc.gov/chronicdisease/about/costs/index.htm>