

SENATE BILL 594 TESTIMONY**Sandra L. Grove****May 6, 2014**

I am a patient at the Osterberg Chiropractic Centre in Red Lion Pennsylvania. Over the years I have been successfully treated for multiple episodes of neck and back pain by Doctors of Chiropractic.

My current health insurance policy is with Capitol Blue Cross, and my policy does have coverage for chiropractic care. Earlier this year I was treated for an episode of neck pain. On the first visit for this episode, Dr. Osterberg performed an examination and treated me. The charge for that visit was \$58.00. On that visit I paid \$40.00 for my copayment and my insurance company is responsible for paying \$18.00.

For every visit in my treatment plan after that first encounter, the cost of my care has ranged from \$26.00 to \$37.00. My copayment is \$40.00, and I have paid the entire bill for all of my treatment, while my insurance company has paid nothing.

I believe that when consumers and their employers pay for health care insurance, there should be a fair and equitable sharing of the health care costs between the consumers and the insurance companies. Many consumers purchase health insurance and assume that their health insurance company will help them pay for at least a portion of their health care bills, but often this is not the case.

I ask you to pass Senate Bill 594 as soon as possible, to assure that patients in Pennsylvania are being treated fairly. Thank you for allowing me to speak about this important issue today and thank you for your consideration of my testimony regarding Senate Bill 594, the FAIRNESS in Co-payment Act.