



National  
Multiple Sclerosis  
Society

Written Testimony to the House Human Services Committee  
Submitted June 13, 2017

Thank you, Chairmen Digirolamo and Cruz, for the opportunity to provide written testimony to your committee in regards to the proposed changes to Medicaid on the federal level and how those changes will affect Pennsylvanians. **The National MS Society serves the over 23,000 Pennsylvanian's** living with multiple sclerosis. Multiple sclerosis (MS) is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information within the brain, and between the brain and body. **The Society's vision is a world free of MS** and our mission is people affected by MS can live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.

Access to affordable, quality healthcare and health insurance coverage is essential for people with multiple sclerosis to live their best lives. The Society opposes the American Health Care Act and has urged Congress to work with stakeholders to develop legislation that moves our nation's health insurance system forward not backward. The American Health Care Act as proposed would be devastating to Pennsylvanians, especially those living with complex and chronic conditions like MS. While the American Health Care Act maintains the principles of some vital patient protections — like access for people with pre-existing conditions — under this legislation, people with MS would not have affordable, quality healthcare or coverage. Provisions in this legislation threaten access to coverage and care for people living with chronic conditions, disabilities and complex needs — particularly those who have lower income and are most in need of support. For these reasons, the National MS Society opposes the American Health Care Act.

Under the proposed American Health Care Act, 14 million people would lose coverage next year, increasing the number of uninsured to 24 million by 2026 according to the Congressional Budget Office. Many of the projected losses in coverage would be due to proposed changes decimating Medicaid. **Medicaid is our nation's health coverage safety net** — a program relied on by 10 million people with disabilities. Phasing out Medicaid expansion set forth in the Affordable Care Act and changing Medicaid's financing structure to a per capita cap would reduce funding by \$370 billion to states over 10 years<sup>1</sup>. This significant funding reduction forces states to make cuts to services and/or targeted populations.

Medicaid provides an array of benefits and services tailored for individuals living with MS and other serious health conditions or disabilities. For example, it covers access to rehabilitative services, as well as durable medical equipment (including wheelchairs), which allow people with MS to maintain their health and well-being. In fact, the list of benefits covered by Medicaid include several services for people with disabilities that are often not covered at all under private insurance, or are not covered sufficiently to truly meet the needs of people with disabilities. **For instance, Medicaid is our country's primary payer** for long-term services and supports including home and community-based services that allow people with MS to remain independent and avoid premature admission to often costlier facilities.

Access to Medicaid is vital to Pennsylvanians living with MS. MS is a very expensive chronic disease to manage and with progression of the disease many are forced to stop working and without access to Medicaid, individuals living with MS risk lapses in treatment. Untreated MS can progress more

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<sup>1</sup> Center on Budget & Policy Priorities, 2017



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quickly, resulting in early departure from the workforce, undue strain on the family, finances, public and long-term services and supports, and more. The average cost of MS in the U.S including both direct and indirect expenses (healthcare costs, lost wages) is upwards of \$70,000 per year, per person. Seventy percent of people with MS report difficulty paying for healthcare; even among those with insurance coverage, many report financial strain from out-of-pocket costs. A disease-modifying therapy treatment to help manage MS and slow its progression can exceed \$70,000 per year. In addition, people living with MS often take four to six other medications to treat symptoms and help them maintain a healthy life, and require regular visits to a neurologist. MS is typically diagnosed between the ages of 20 and 50, when many people are building a career and maximizing their earnings. Only 40% of people with MS are in the workforce ten years after their diagnosis. This population ultimately loses not only their wages, but also their access to employer provided health coverage. For people who fall into a coverage gap, or for those who have spent down their earnings and savings, Medicaid can provide a vital safety net.

Having Medicaid as a safety net is important to all Pennsylvanians – not just those living with MS. Since expanding in 2015, over 700,000 Pennsylvanians have enrolled in Medicaid<sup>2</sup>. Due to protections in the Affordable Care Act and Medicaid Expansion – **Pennsylvania’s uninsured rate is at all-time low. Pennsylvania’s uninsured rate is 6.4 percent, just three years ago in 2014, that number was 11.7 percent.** Our uninsured rate is significantly lower than the national rate of 9.1 percent<sup>3</sup>. Without Medicaid Expansion and ACA protections in place, what will happen to Pennsylvanians that need access to quality, affordable health care? Past experience with non-traditional approaches to health insurance including high risk pools and health savings accounts (HSAs) clearly demonstrate their inability to adequately serve the needs of people with chronic, complex and high-cost conditions like MS. High risk pools – like **Pennsylvania’s PA Fair Care plan** - often had waiting lists, premiums that were 150-200% of standard rates for healthy individuals, high deductibles, limited benefits and lack of access to needed specialists. HSAs are best suited for healthy individuals with high incomes and are often not helpful for people with MS who have complex needs and high cost conditions. Pennsylvanians – especially those with complex, chronic conditions like MS – must have access to high-quality, affordable health care.

The National MS Society continues to oppose the American Health Care Act and advocate for access to affordable, quality health insurance coverage here in Pennsylvania and on the federal level. We respectfully ask that you consider this testimony as this committee reviews proposed changes to Medicaid and **weighs Pennsylvania’s options moving forward.** Thank you again the opportunity to submit this testimony. If you have any questions or need any additional information, I can be reached at [mara.brough@nmss.org](mailto:mara.brough@nmss.org) or (267) 765-5104.

Thank you,

Mara Brough

Senior Advocacy Manager, Pennsylvania and New Jersey  
National Multiple Sclerosis Society

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<sup>2</sup> Pennsylvania Department of Human Services, Medicaid Expansion Report

<sup>3</sup> US Census Bureau, Health Insurance Coverage in the United States