Cystic fibrosis care is complex and often requires intensive daily treatments, as well as regular visits to an accredited specialized CF care center to maintain health and well-being. **MAINTAINING AFFORDABLE, ADEQUATE, AND ACCESSIBLE HEALTH COVERAGE IS CRITICAL TO LIFE WITH CF.**

**COST CHALLENGES**

**OUT-OF-POCKET COSTS**

45% of people with CF spend **$5,000 or more** annually in out-of-pocket costs for copayments, coinsurance, and non-covered services

**PREMIUMS**

About a **third** of people with CF pay **$10,500 or more** a year for premium expenses.

**HOSPITALIZATIONS**

45% of people with CF have experienced **two or more hospitalizations in the past 12 months**, compared to 1% of the U.S. population

**DELAYS IN CF CARE**

Over a 12-month period, 58% of people with CF reported delaying or forgoing care due to cost

**COVERAGE**

➤ **Because of health care reform, health insurers cannot:**
  - Deny coverage of a pre-existing condition
  - Exclude services related to a pre-existing condition
  - Charge more for a pre-existing condition
  - Impose annual and lifetime limits

➤ **Medicaid**

More than half of children and a third of adults living with CF rely on Medicaid coverage for some or all of their health care needs.
  - Medicaid serves as a payer of last resort
  - Medicaid fills important gaps in private health insurance plans

**CONGRESS MUST ENSURE:**

- **Pre-existing conditions protections remain intact**
- **Medicaid eligibility and benefits are protected for people with CF**