

Please Vote Yes on HB 2821

Make Sure Injured Victims Get the Benefits They Pay For When They Need it Most

Chair Holvey and members of the committee, my name is Fallon Mystic and my representative, Rob Dolton, is submitting this testimony in my absence today because I don't want what happened to me to happen to anyone else.

I was on my way to help a friend in the Sutherlin area, sitting in the passenger seat when a car suddenly flipped a U-turn from the side of the road and smashed directly into us. I had a potted plant in my lap that crushed into my body at full force. It slammed into my mouth, knocking out my front teeth. The dash crushed into my right leg and broke it. The pain was unreal. We had to sit and wait for the jaws-of-life emergency crew to get us out. As you can imagine, when they got me out they took me straight to the nearest ER where they immediately admitted me. I also severely crushed my 'privates' from the impact of the pot being slammed into me.

This accident touched off a series of surgeries for my leg, jaw and teeth. Obviously, I couldn't work. I had been scheduled to start a new job working at the restaurant of a golf club down in the Medford area. I lost that job opportunity. I was in the most pain I've ever experienced in my life. The medical bills began to stack up while I was just trying to recover and get back to a new state of "normal". The driver who smashed into us was driving a rental car that was insured, but I later found out he was driving with a suspended license and only had a minimum policy on the rental. The accident wasn't my fault at all and the car I was in was also insured, so I figured there would be enough money to pay for my recovery and treatment. But I was way wrong.

In the end, I had well over \$100,000 in medical bills. I still face more surgery. I got a lawyer to help me sort out what to do next. I didn't have any money to pay those bills and couldn't work to pay them off myself. Public assistance is now paying for my medical care and giving me a place to live while I try to recuperate.

I had to move back to family in Longview, Washington, so they could help take care of me. If the accident had occurred there, because WA has stacking, my insurance and the at-fault driver's insurance would have both been available to me to help pay my medical bills and compensate me for the injuries I sustained.

You can't believe how quickly this accident changed my life for the worst. Beyond the physical pain was the total disruption to my life, losing a great job opportunity, everything. And my recovery was also disrupted by all the medical bills that were piling up and I had no way to pay for them. How is it fair that these insurance companies get paid for coverage and they leave injured people with devastating bills hurting the injured insured even worse? Both cars had paid policies – so why wasn't I covered? It's just not fair and I hope this doesn't happen to anyone else. Please change the law so people injured in an accident that isn't their fault don't get hurt even worse by insurance companies who refuse to pay for their injuries. Thank you.