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To: [Malone Debbie](#)
Subject: HB 2922 testimony
Date: Wednesday, May 08, 2013 1:56:05 PM

To: Health Care Committee, Oregon House of Representatives

From: Lisa Marie White, 4822 NE 19th Avenue, Portland, Oregon, 97211

Re: HB 2922; hearing May 13, 2013

As a nurse, I've cared for patients of all backgrounds, ethnicities, and societal standings. Through whatever unfortunate unfolding of events, they've all made their way into my hospital, now under the charge of my care, where many are left questioning how this could have happened to them, and how they'll go about picking up the now scattered pieces of a disrupted life. In addition to fighting for their lives, many were left fighting for financial stability; even those "covered" by premium health insurance. Life, limb, and living now in question, and me only able to provide support and care in the face of seemingly insurmountable odds.

Never did I think that I would become one of them, that I would find myself needing to be cared for.

A momentary mistake from a driver who missed the stop sign that would have prevented them from colliding into me at full speed. That mistake has inalterably changed the way my body functions every moment of every day. I was a competitive athlete before, now I'm just a really active person. My career is over. I was out of work for nearly a year. I feel lucky. After months of physical therapy and continued care, just being able to move my body, let alone run and bike, is a blessing. Chronic pain and occasional nerve-related burning: this is my new normal. I've embraced it and accepted it.

What has been harder than losing the simple physicality of a totally healthy body has been losing the piece of mind that I would be covered in case the worst happened. Despite being fully insured, I was left with medical bills that I could hardly afford; financially due to the loss of my earning capacity, and emotionally due to the complete upheaval of the life I had always known.

Passed from auto insurance to health insurance and back again. Both parties looking for any loophole to deny my claim. I had paid my health insurance company, quite handsomely in fact, just in case something like this happened. They've made substantial profit from me despite the costs of this accident. Yet despite my loyalty and keeping my end of the bargain, when it came time for them to live up to theirs, as I have witnessed with countless patients, the insurance company was not there. I still have bills for services they refused to cover, despite these services being prescribed to me by the head of Sports Medicine at a prominent research hospital.

All I wanted was to be healthy, to find a new manageable normal so I could get back to being a contributing citizen. Now all I want is to ensure I keep a roof over my head.

How is this care? How is this "coverage"? Don't be fooled: no matter how much you pay or how many options are offered to you, when it comes time for insurance companies to pay what they've promised, they will not cede ground without a fight. If I did not know the healthcare system so intimately and know what to ask and who to speak to, I don't know that I would currently be healthy, nor would I have a place to live.

This is the role of government: to ensure the basic health and safety of our citizenry.

To be a buffer between interests too large for any one citizen or group of citizens to stand up to on their own. You cannot profit from wellness, and a human life is not a piece of stock to be gambled with.

These are people, WE are people. Mothers, fathers, sisters, brothers, children, grandparents, friends, neighbors, strangers. Our health, our lives, are not bottom lines, and until we have the safety and piece of mind of true coverage through the state, a single payer system through our great state of Oregon, no one will have true healthcare.