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I am writing this a testimony regarding HB 2922. Although the reform known as "Obamacare" has improved access to health care, it has done little to control cost and could lead to financing shortfalls that could put the plan in jeopardy. Everyone else in the world has figured this out.

Once you have declared health care a right that must be given to someone to save their life, it has been socialized. We have been asking the free market to run a socialized system which it does poorly given that it is motivated by profit and therefore has no incentive to provide service to those it finds unprofitable. This works OK for cars and TVs, but it does not work to provide an essential service. We acknowledge the need for government education, while still allowing for private education, so why do we shrink from applying this to health care?

The private health care system is inefficient and wasteful because it seeks to limit liability of the insurance provider without necessarily caring about reducing total health care costs. The point becomes one of passing the cost to someone else through a costly bureaucracy that drives up cost while providing no benefit.

This bill is a necessary step in creating the efficiency and accountability we need to provide all Oregonians with quality care while actually reducing the cost of a private system sucking the life out of our economy. The only ones who lose are those who are doing unnecessary jobs in the current system. This bill helps this large, useless bureaucracy to be retrained to do something that adds, not detracts from economic output. I have been an advocate for such a bill out of fiscally conservative principle. Even if you are a cold hearted bastard, this bill makes sense.

Peter Hall