

May 9<sup>th</sup>, 2013

I am writing in favor of passage of HB2922, "Affordable Health Care for all Oregon Plan". I believe access to quality care should be made available to all from birth to death. A system such as this could be developed to incorporate prevention techniques, like well baby check-ups, early intervention and screening in a host of arenas, so dollars are not spent in exorbitant fashion on health considerations that could have been prevented or detected at early stages due to less dollars expended. I believe a system like this could not only save money, but could result in less pain and suffering on the part of the afflicted and those who care for and love them.

I, like many others, have witnessed first-hand the inequities and inefficiencies of today's structure. If one is fortunate to have medical insurance, which many are not, going to the doctor or other health care providers is often put off due to the high co-pays that must be personally absorbed when budgets are tight. Additionally, I have witnessed the agony of friends and family who have worked in concert with credible care providers to diagnosis and develop effective health treatment plans only to have medication decisions overridden by someone in a for profit insurance office that neither knows or cares for the patient, or is privy to the competence of the provider. Patients have been denied specific medication that works for them because another is cheaper, even if it doesn't work for the patient or if they have a specific allergy to the medication.

As a lifelong educator, I have witnessed many instances when a child came sick to school or needed a specific medication to insure they could be successful and focused on learning and they did not have access to even the most basic care due to being uninsured. I've witnessed promising young people's education compromised due to health considerations that could have been easily addressed. On several occasions, I have provided dollars for treatment, guided or provided other basic necessities to free families to use limited funds for health care.

I have witnessed personal testimony from a friend who is a breast cancer survivor that was advised by her physician to get regular bone scans in order to monitor her condition so medical interventions could be employed, if necessary, at the earliest time. Even with insurance, she couldn't afford the bone scan at our local hospital, so she chose not to get one. On hearing this, her doctor had his staff make calls in the nearby area, and found a facility that could do the bone scan at a fraction of the cost quoted by our local hospital. Should this be happening? Should lives be held hostage in this manner? Shouldn't there be a regulatory body that assesses this cost inequity in a narrow geographic region, especially when all other cost of living indicators in these regions are of parity?

And what about retirees? Even people who have worked hard and saved all their life to develop a 'nest egg' on the advice of credible financial advisors still live in fear of running out of money due to the continual rise in the cost of health care. Recently, I was reading information provided by AARP, and the figure they have used for what medical costs today's retirees should be prepared to embrace from retirement to death is at present is \$240,000. A review of the income of the majority of today's Oregonians could reveal that retirement is not an option for them given the projected ongoing rise of medical costs.

Oregon's state motto is "She Flies With Her Own Wings". This motto indicates to me there is an implied nest and support structure to support the healthy development of wings to facilitate soaring options. I am of the opinion that it would be hard today for most Oregonians, given the present health care construct, to even develop the healthy wings, let alone fly. I believe health care for all Oregonians could truly serve as the "nest" for our state's current and future citizens so they can develop their wings and soar to amazing heights.

Respectfully,

Marilyn K. Salter