## Lynn R. Thompson

My husband and I own and operate a U-pick, we-pick blueberry farm just north of Corvallis. The need for health insurance for my family and me has driven my working life for over 20 years. During the majority of this time, my family has had insurance either through my employment or my husband's, but we also have had private insurance and have been on the Oregon Health Plan, both for a short time. Having insurance is a necessity to ensure that we would not lose the farm should a member of our family have a serious medical crisis.

In order to obtain stable, affordable health insurance, I became a food service worker at OSU. I had two criteria when looking for employment, good health insurance and summers off. During the academic year, I work at OSU and our farm and during the summer I run the farm; my husband works the farm full-time. It is a small, family owned farm and if not for the heath insurance issue, it could support our modest needs. Given the choice, I would rather work the farm full-time. There is enough work for both of us and if I had been able to devote more time to our business, we would have been able to expand and improve our farm in a way that is not possible since I am employed full-time off the farm. Not having adequate health care holds back entrepreneurs and small business people. If I had health care from an affordable source, I would happily resign my position at OSU to someone who needs one job, while I am working two.

Our current health care system is not working. Even among my co-workers at the dining facility, all of whom have relatively good health insurance, half the people cannot fully access the health care system because they cannot afford the deductibles and co-pays. For low-wage earners, these costs are obstacles. Many people are not taking medication, not having tests completed or not having procedures performed because they cannot afford the co-pays and deductibles. Affordable health care is a quality of life issue. In some cases, problems not dealt with in a timely manner, will only have greater costs in the future. In addition to the obvious additional financial costs, these costs include additional days away from work and greater harm to our bodies.

The Oregon University System (OUS) and SEIU, the union covering classified university workers, are currently at the barraging table. The current OUS proposal doubles the amount of the health insurance premium that workers would pay. While I recognize that paying 10% of the premium is below what many other workers in the state are paying, I also know that doubling the premium contribution would put low-wage earners in a position of paying even more for health insurance that they cannot afford to use.

Having a single payer heath care system would improve the quality of life for Oregonians, put unemployed people to work, and allow entrepreneurs and business owners to put greater resources into their businesses. Oregonians have been pioneers prior to its inception as a state. I urge you to continue this tradition and allow HB2922 to move forward.