

## Testimony

Connie Gütt from Corvallis in support of HB 2922

As a community member, mother, and small business owner/employer, I am in support of HB 2922.

As the joint owner of a small business with my husband, we have struggled to maintain affordable health insurance for ourselves and our employees. The high cost of the premiums with high deductibles and increasingly more uncovered benefits is a constant hardship for our company. Each year it is my job to seek out the best insurance policy with the best benefits at the most affordable cost for our company. The result is *always* an increase in our premiums and nearly always a change in our insurance carrier. The administration of changing insurance companies each year is time consuming and daunting, but necessary.

As with many families, members of my family have pre-existing conditions that require ongoing medical treatment and it is not an option for our family, or for our company, not to carry health insurance for ourselves and for employees. Although health insurance (with the added co-pays) takes a large portion of our disposable personal income and company profitability, we view insurance as a desirable benefit to our employees and a necessity for our own family.

Please consider HB 2922 for the benefit of all Oregonians. This bill will put an end to market based inflationary medical practices and remove healthcare as a bargaining tool. In addition, it will reduce overall administrative and employer costs and the burden of high-deductibles and out-of-pocket co-pays.

I look forward to a future without the worry of health care coverage for my children, and for a time when health care will be accessible to all when they need it without regard to their financial or employment status.

Thank you for your time,

Connie Gütt