

Good Afternoon,

My name is Pamela Colby. I am a single mother of five children and have worked for the past twenty years in the field of serving adults with developmental disabilities. Along my road in life I have learned through trial and error many valuable lessons. One important lesson is, to always do my best to make responsible choices for my family and myself.

One day, I became very ill at 1 a.m. and went to my preferred provider hospital emergency department. I was admitted to the hospital and woke up the next morning to discover I was in the critical care unit. Thankfully, I was treated successfully and released later that afternoon.

Nothing could have prepared me for what came later. I began receiving the customary insurance statements and bills from my hospital stay. However, several of the bills stated that my insurance denied coverage. After many phone calls to the insurance company and billing departments at the various providers, my answer finally came. Much to my surprise and dismay, I discovered that, even though I had done everything right by going to my preferred provider hospital, the doctor, pathologist and imaging providers were not on the preferred provider list and therefore 100% of their bills were not covered by my insurance.

Consequently, I found myself with a debt that put my finances in a precarious position. I was lucky in the next year that I had no other, even small, emergency arise. It may have tipped my financial scales. I was trying to meet my regular living expenses while paying \$300 + a month in medical bills. I was fortunate I was only in critical care for one day. Afterward, I kept thinking the impact it would have had on my life, if my hospital stay was even one day longer. What impact was it having on those not as fortunate as I was?

At our very next insurance open enrollment meeting, I asked the agents to explain to all employees present that they were not necessarily covered by going to a preferred provider hospital. There was not a person in the room that knew these facts until they were brought to light.

This bill will impact many who find themselves in my situation, those of us trying to make responsible, informed decisions about our healthcare. This bill would ensure that when your choice and voice are unable to be heard due to injury or illness, the coverage you pay for will actually help protect you instead of bankrupt you.

I would like to thank the committee and Chair Monnes-Anderson for hearing SB 437 and thank Senator Steiner Hayward for sponsoring this important legislation. I respectfully ask that you support it for all citizens of Oregon.