

From: Rick Skayhan [<mailto:ricks@lacoinsurance.com>]
Sent: Tuesday, February 05, 2013 3:44 PM
To: Newell Channa; Sen Shields
Subject: RE: testimony in support of 413

Newell,

Please forward this to the members of the committee. I'm sorry it's so brief but if you need more testimony, let me know.

To whom it may concern,

I would like to offer my support for SB 413. As a licensed insurance producer in Oregon and Washington, I work daily with employers who have to face double digit annual increases in their health coverage. It is inordinately difficult for me to give them a rationale for these increases. Some of the increases are due NOT because of any radical change in THEIR employees' use of health care services but because of internal factors with the insurers. It's painful to watch them agonize over how they're going to pay for a 15% increase to give their employees the coverage they want.

SB413 offers a path to more transparency. We desperately need transparency at all levels in the purchase of health care services---premiums, medical services and ucr codes. I sell an enormous amount of healthcare savings account plans because I help buyers understand that it is in their self interest to know the COST of the services they're using. If the true cost hides behind a curtain of copays or is hidden inside the insurer's financial filings, only the experts or mathematical analysts at the insurance company know the real numbers---that's not good for the employers, employees or the economy in general.

I get a kick out of hearing back from employers and employees when they check the prices or find better prices for medical services or prescriptions---and keep more of their own money. If SB413 can help move us more toward making the purchase of health care services open and transparent. It's better for all of us.

Sincerely,

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