

March 13, 2015  
Vote 'Yes' on Senate Bill 314  
Testimony of Sara Sjostrom  
Seaside, Oregon

Thank you members of the committee, my name is Sara Sjostrom and in 2009 I fell at the Coming Attractions Theater in Seaside and dislocated my knee-cap. I slipped in standing water that was on the floor in front of concessions and it was also all over the floor in the bathroom. Later I learned that the theater manager had been warning her corporate office for months about water leaking from the roof. But no one fixed it. My friend had to basically carry me out of the theater and took me to the emergency room that night. They diagnosed me with patellar dislocation and realigned my knee and wrapped it up.

But my knee kept getting worse and slipping. Fireman's Fund insurance wasn't paying any bills. No one would answer my questions directly. They wouldn't authorize any treatment that I needed. They kept stalling, but my doctors said I needed care. I remember arguing with Tracey Dunn from Fireman's Fund about me getting the C-Scan after I had tried a cortisone shot and it didn't help much. I sensed that the insurance company just wanted to stall and delay. Providence in Seaside did the C-Scan and determined I needed surgery. The same surgery that Greg Oden had. But Fireman's Fund claimed they wouldn't verify it because they didn't authorize the C-Scan. Providence decided to do the surgery even though I had no way to pay them. They gave me care because they are good and they are Christian. It was very frustrating because I could have had it done much earlier if Fireman's Fund would have authorized what the doctors said I needed. But they wouldn't. I had to continue waiting. And again they wouldn't directly answer my questions as to why they were making me wait and wait and why they were getting in the way of my care.

I know I'm so lucky because my parents were able to cover the out of pocket costs for things like physical therapy and my wheelchair and other costs like that. But it was stressful every month and really rough on my family. My sister contacted a lawyer to help us get our bills paid. A year had passed and not a single one of my bills had been paid by Fireman's Fund.

My lawyer said I was close to the end of my window of time to resolve the claim and get the money I was owed for bills. My medical bills had racked up to over \$47,000. My lawyer and Judge Gardner had to harp on the defense attorney to get any settlement payment out to me at all.

I don't know what I would have done without my parents paying for my bills and the kind hospital staff doing my surgery pro bono when I needed it. I hope no one else has to go through what I did. When you need care and it's not your fault, insurance should not stall and make things worse. Thank you for letting me tell my story.