

March 17, 2015

RE: HB 3018

Dear Health Care Committee Members,

My name is Sonia Amlin, and I am writing you to show my support for HB 3018 and to share my story with you. One of the main points in this legislation is to show that by simply having health insurance, does not prevent financial hardship from significant medical events. I am a perfect example of this.

In 2010, I started work as a Disabilities Specialist for South Coast Head Start, I had lost my medical insurance due to funding cuts at my previous job as a Child Advocate for the Children's Advocacy Center, and was eager to see a doctor who could look into why I was having such horrible complications with my menstrual cycle. I met with a gynecologist who performed a laparoscopic surgery to examine me for the possibility of endometriosis. As it turns out, I did have severe endometriosis and was told I would need a total hysterectomy. I was 31 at this time, and the thought of losing my ovaries and taking hormonal supplements for the rest of my life did not sit well with me. I had heard of an endometriosis expert in Bend who had a different surgical technique, and after reviewing my medical file, voiced that he could give me a total hysterectomy, but would be able to save my ovaries. The biggest problem with all of this in my mind, was money. The doctor in Bend was "out of network", and my insurance deductible was \$5000 and my co-insurance was another \$3000. Having worked with non-profit agencies all my life, and working on my Master's degree, I was living paycheck to paycheck with no possible way to cover the deductibles as well as the "out-of-network" costs associated with seeing the expert. But it was my health, why shouldn't I be able to seek who I wanted?

In November of 2010, I ended up giving up my apartment to move in with my Aunt and Uncle, who also had loaned me the upfront money needed to see the expert in Bend. I figured I would be back on my feet financially within 6 to 9 months, since I was living there rent free and would be able to put all of my money towards medical bills. One bill alone was \$450 a month for 12 months. Then, in February of 2011, I noticed a growing mole on my right shin that looked a little funny. After having the mole biopsied, it turned out to be malignant melanoma. Because the new year had started, I had to start all over with my insurance deductibles, and again was hit with "out of network" charges. At one point I was seeing about 7 different doctors for the various medical needs associated with having been diagnosed with Melanoma. I even recall asking an anesthesiologist if he was a "preferred provider" right before surgery, he laughed and asked me if it mattered at that point. Although this was somewhat of a comical exchange, it did matter, and thank goodness he was one of few who were "in network".

For the longest time I've felt insurance companies are the big power house and even if I did say "this isn't right" I'd go unheard. In conjunction with feeling like I didn't get a fair deal, I also felt defeated, amidst fighting two different and horrible illnesses back to back. I shouldn't have had to worry about "out of network" I should have been able to focus on getting well, and being able to choose my medical care without feeling penalized. I have since moved from Coos Bay, to

Madras Oregon, but ended up living with my Aunt and Uncle for 3 years while I paid off close to \$30,000 in medical bills that weren't covered by my insurance. I will continue to see my dermatologist who is "out of network" because she knows my medical story, and has mapped every dot and spot on my body, not to mention she fights for the rights of her patients. It would be silly to try and explain all of the medical issues I have had to a new "In network" provider. Not to mention, if you take into consideration the rural communities throughout Oregon, such as Madras, most specialized services are "out of network" anyway. Please no longer allow insurance prejudice to control what is healthy for me, I pay into insurance for when I get sick or injured, I do not pay them to be my doctor or stipulate what care I may receive and by who according to their cost chart.

Thank you for your time and looking into this important matter.

Best regards,

Sonia Amlin MS, QMHP
(541) 260-3421
sonirush@hotmail.com
Madras Oregon