

SB

Testimony on behalf of ~~HB~~ 891
Before the House Health Care Committee, March 25, 2015

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Good afternoon Chairman ~~Greenlick~~ and members of the Healthcare Committee.

I am Michael Huntington, a retired physician from Corvallis. I speak in favor of ~~HB~~ 891. I do not speak on behalf of any group.

I was a radiation oncologist for 32 years. For my patients I was in a position to offer choices, choices which would affect their survival, quality of life, and their finances.

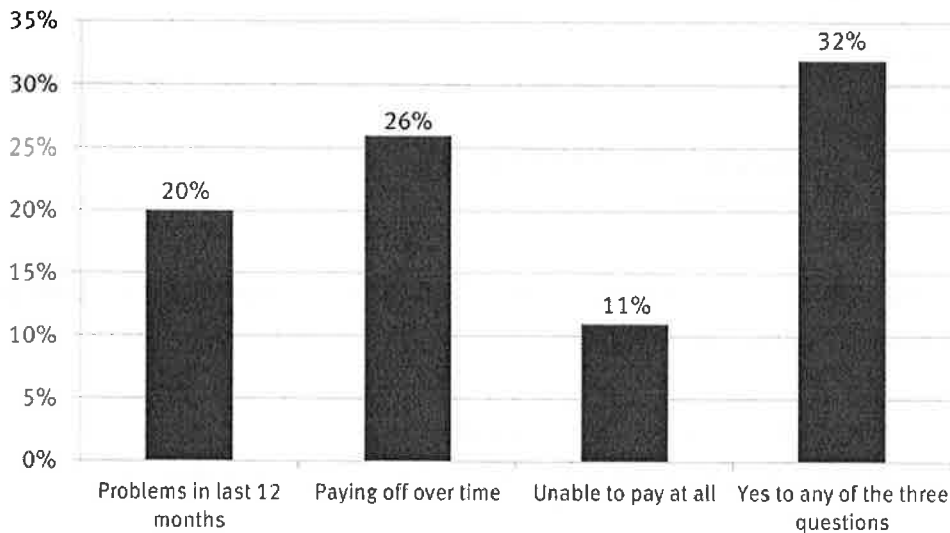
For example, one type of treatment for prostate cancer would cost \$66,000 and another type would be \$44,000. The first type of treatment used the very latest in computer technology. If we used the more expensive treatment, patients would not be tempted to leave us and go to Salem or Eugene. But here's the rub, the newer computerized system gave the same chance for survival as the older system, and relatively minor differences in side effects. Twenty years ago the financial toxicity of the more expensive treatment may not have made a great deal of difference to the patient. He may have had a \$500 or \$1000 deductible plan and would be left with very little out-of-pocket cost. Now average deductibles are \$5000 with out-of-pocket cost of \$12,000 or more which may amount to 30% of a patient's annual income.

Our patients were public employees, Hewlett-Packard employees, on Medicaid or Medicare, on commercial insurance or no insurance, and the price would be different for each person and could be different in Salem and Eugene.

Patients now have *too much* "skin in the game". Forgive the mix of metaphors, but about a third of patients now are at risk of losing their shirts to healthcare costs or even losing their skins by delaying care they should have. They need specific site-related information to make wise choices for themselves and their families. I urge your support for ~~HB~~ 891 as a small step that will help until we can make the inevitable and needed step to true universal health care.

One third of us risking our shirts:

Percent of Non-elderly Adults with Difficulty Paying Medical Bills, 2012



Source: Kaiser Family Foundation analysis of 2012 National Health Interview Survey (NHIS) data. Non-elderly adults includes all adults age 18 through 64.



Medical Debt Among People With Health Insurance

Jan 07, 2014 | Karen Pollitz, Cynthia Cox, Kevin Lucia, and Katie Keith

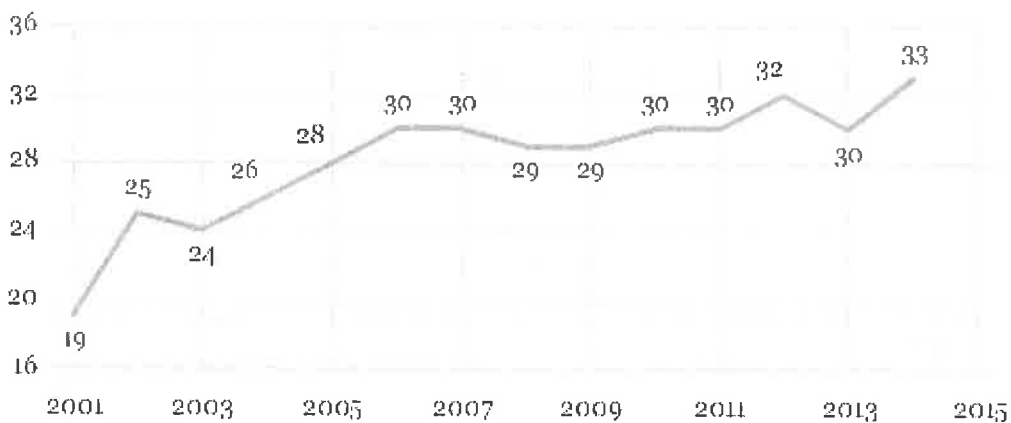
Kaiser Family Foundation 2015

One third of us risking our skins:

Percentage of Americans Putting Off Medical Treatment Because of Cost

Within the last 12 months, have you or a member of your family put off any sort of medical treatment because of the cost you would have to pay?

■ % Yes



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