

I am in favor of the passage of SB 631 the HCOA bill.

Fortunately for me, I am a retired teacher and have been on Medicare with a very expensive supplemental insurance policy partially paid for by the school district that I spent 30 productive years teaching for.

When I retired in 1991 the district froze their health care benefit at the cost of covering myself and my family (\$320/month). Currently this amount doesn't even cover my individual supplemental plan. This amount has come out of my ex-school districts budget. I can't help but think of the advantages that the educational program that the students could have enjoyed with that money if there had been a health care program in place such as SB 631 potentially offers.

Health care premiums and deductibles have cost my family many thousands of dollars until my wife and I were old enough to qualify for Medicare. Because of the rising premiums for the health insurance that I now have, I cannot afford to have my wife on the same quality insurance that I have. She must be covered with a less expensive higher deductible policy from another carrier which means potentially greater out of pocket expenses for us.

This is just my personal story and I'm sure there are thousands of other Oregonians with similar stories. For us, Medicare helps and seems to be a smoothly working model for national health care.

With an aging population, we need a broader base of insured individuals to equalize the premiums and medical expenses per capita. What better way to do so than to study and mandate a plan such as HB 631 potentially offers.

Savings on the duplicate costs of the many levels of expensive high paid administration and the duplicate billing costs including postage and paper and ink and machines would go a long way toward helping to fund a health care for all Oregonians program.

Thank You.

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