



Testimony in Support of Senate Bill 631
Health Care for All Oregon Act
April 21, 2015

As introduction I am David Bachman, Chief Executive Officer and Owner of Cascade Management, Inc. I support Senate Bill 631 – Health Care for All Oregon Act (HCAO Act). The rising costs of health care and limited access to options for those employed by my organization create the need for a more affordable solution that provides adequate coverage at reduced costs.

Cascade Management is a Real Estate Services Company employing approximately 450 individuals in the Northwest, primarily and regionally spread across the State of Oregon. With an aging workforce we face a crisis with the rising costs of providing health care to our employees. The cost to our organization and the cost to each employee is not sustainable. The Affordable Care Act is not helpful to Cascade or our staff as our employee group either does not qualify due to the coverage provided by our organization or it cannot be afforded.

Primary to the issue is the availability of coverage (our options are limited based on the claims history of an aging workforce). With limited availability comes increased costs. A typical employee at Cascade earns \$14 per hour and works 30 hours per week. With our employer's contribution, healthcare for the employee is achievable. Healthcare for their additional family members is not, let alone very high deductibles (currently \$5,000), co-pays and prescriptions. This influences health care decisions for those that we provide coverage to and does not provide for the healthiest workforce possible. This in turn is expensive to Cascade with increased turnover and leave due to employee medical situations that perhaps could have been prevented.

Cascade supports the HCAO Act to create financial sustainability for our organization and it's employees. The rising cost of healthcare is an increasing threat to our business and those that we employ. More affordable healthcare is necessary including relief from high premiums, deductibles and limited coverage.

Your support of this legislation will do much to insure the survival and stability of service business like Cascade in the State of Oregon

Sincerely,

David G. Bachman
Chief Executive Officer

