

Testimony on behalf of SB 631
Senate Health Care Committee,
May 4, 2015

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Corvallis, Oregon 97330

Good afternoon Chairman Monnes-Anderson and members of the Healthcare Committee.

I am Michael Huntington, a retired physician from Corvallis. I speak in favor of SB 631. I speak for myself and 125 other physicians across the state who have signed a statement of support for single payer health care (see attached).

For 32 years I was a radiation oncologist. I helped people through their battles with cancer and used the latest technology to cure their diseases and alleviate their symptoms. But what made me particularly sad in the last decade of my career (1996-2006) was seeing increasing numbers of patients coming to us with advanced cancers. They had suffered symptoms but avoided medical care for months or years because they could not afford insurance or health care.

Every time this happened I felt sad not only for the patient and his or her family, but for the thousands of people experiencing similar fates across our state and our nation. I learned that most other developed countries did not let this happen to their people. Voters and their leaders had understood that if they were to have a happy, healthy, educated, productive society, they had to make sure their people had access to health care and healthy living conditions.

But aren't the Affordable Care Act and our Coordinated Care Organizations heading us in the right direction? Shouldn't we give them a chance to work?

The ACA and CCOs are likely to help low income Oregonians temporarily, but they permit:

1. Continued discrimination against the sick: Benefit designs that limit access, cost-shifting to patients, unfairly restrictive drug formularies, inadequate provider networks, and deceptive marketing practices.

Insurers place drugs used to treat such complex diseases as cancer, multiple sclerosis, and HIV in the highest drug formulary cost-sharing tiers, thereby reducing insurers' costs but making the drugs unaffordable for patients.

2. Fragmentation, inefficiency, and exorbitant administrative overhead: The dozens of private insurers, each with their dozens of plans in Oregon, maximize their income by avoiding people likely to need health care services. Private insurers spend 10-20% of clients' premiums on administration and the labor-intensive process of risk avoidance. Meanwhile Medicare spends only 1.5% on administration because it simply includes all people 65 years and older. Although the ACA set limits of 20% for overhead in the individual market and 15% in large-group markets, a recent study has found that those requirements had no effect on insurers' overhead spending over the first three years of the ACA.

3. Increasing costs for less coverage: Silver plans, the most popular on the exchanges, leave patients bearing almost one-third of their costs. This is underinsurance by definition and design, whether the plans are purchased through the ACA exchanges or through the private insurance markets.

4. Gaming of the ACA and CCOs: There are many examples of this such as [Medicare Advantage vs seniors](#) and [Trillium CCO vs Medicaid patients in Lane County](#), where premiums are directed into profits that should instead be directed to patient care. Many insurers have been cited by the Centers for Medicare & Medicaid Services (CMS) for serious violations of Medicare's patient protection requirements. Violations included inappropriate denial of coverage and failure to consider physicians' clinical information.

5. Premiums rising at rates much higher than the cost of living, with little or no containment by regulators. Insurers have focused on attracting enrollees with low premiums, high cost-sharing, and low levels of actual coverage. Large insurers expect to receive \$billions in 2015 through the ACA's "risk corridor" provision that protects them from "losses."

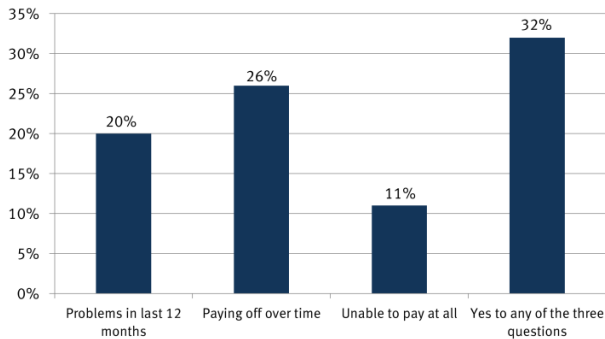
6. Abandoning unprofitable markets without regard for community needs: Private health insurers make good business decisions but bad public health decisions; they leave unprofitable markets regardless of the public's needs. A recent example is Blue Shield of California (which just lost its state tax-exempt status with a surplus of more than \$4 billion), which withdrew from 250 unprofitable zip codes in California throughout the state in 2014.

7. *Too much "skin in the game"*. A recent [study by the Kaiser Family Foundation](#) found that one third of "insured" households have

significant difficulty paying their medical bills. A Gallup poll last November showed that one third of Americans put off recommended treatment because of cost.

One third of us are 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.



Jan 07, 2014 | Karen Pollitz, et al.
Kaiser Family Foundation 2015

Based on the above we cannot afford to wait and see. We can glean some care delivery and payment improvements from the ACA and CCI transformation, but we need to replace private health insurers with a more efficient, sustainable, fiscally responsible, not-for-profit single-payer financing system. Sound politically impossible? The private insurers are pricing themselves out of relevance with annual double digit rate increases. We must have a publicly financed system ready take their place and to negotiate price on behalf of the public.

Please support Health Care for All Oregon Act—SB 631.

References:

1, 2, 3, 5, 6. Geyman, JP. How Obamacare Is Unsustainable: Why We Need a Single Payer Solution for All Americans. Friday Harbor, WA, Copernicus Healthcare, 2015, <http://www.johngeymanmd.org>

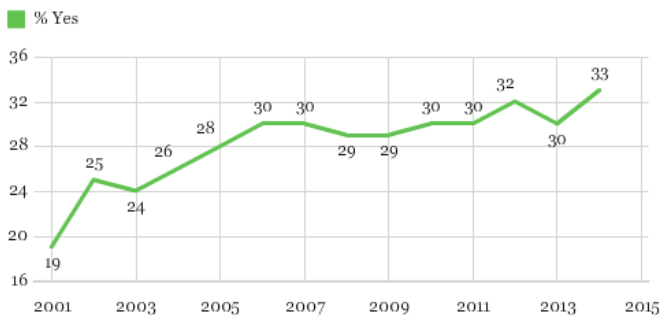
4. **Elon Glucklich**, Centene to acquire Trillium, *The Register-Guard*, JAN. 28, 2015
<http://www.elderlawanswers.com/report-medicare-advantage-plans-can-be-too-good-to-be-true-6247>

7. Kaiser Family Foundation 2015, Gallup Poll November 28, 2014

One third of us are 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?



GALLUP

Medical Debt: People With Health Insurance
WELL-BEING Gallup Poll November 28, 2014

Oregon Physicians Support Single Payer Universal Health Care

May 4, 2015

We believe all people deserve access to high quality and affordable health care, that our health care system should spend our money on patient care, not administrative waste and that patients should be free to choose their medical providers.

Therefore, we support a privately delivered, publicly funded, single payer health care system that assures universal access to comprehensive medical services and contains costs by minimizing bureaucracy.

Albany

Lisa McLane, MS III, 4/11/2015 (date signed)

Ashland

William Southworth, MD, Internal Medicine, 4/24/14
Diana Spade, MD, Anesthesiology, 4/22/14

Azalea

Joe Yetter, MD, Family Practice, 1/30/14

Baker City

Barbara Tylka, MD, General Surgeon, 5/28/14

Bandon

Gail McClave, MD, Family Practice, 1/30/14

Beaverton

Yuriko Lee, FNP, General Medicine, 1/30/14
Roger Leverette, MD, Internal Medicine, 3/11/14

Bend

William Herz, MD, Psychiatrist, 4/22/14
Darin Vaughan, MD, Pediatrics, 3/20/2014

Canby

Hank Elder, MD, Psychiatry, 1/30/14

Central Point

James Hall, MD, Internal Medicine, 3/14/2014
Irene Saikevych, MD, Internal Medicine, 4/24/14

Coos Bay

Laurie Hamilton, DO, OB/GYN, 4/11/2015
Rick Staggenborg, MD, Psychiatry, 1/30/14

Corvallis

Kristen Bradford, MD, MPH, Family Practice and Administration, 10/17/14

Norm Castillo, DO, Family Practice, 1/30/14
Hsichao Chow, MD, Gastroenterology, 1/30/14
Marguerite Cohen, MD, 4/11/2015
Bryce Downey, MD, Child and Adolescent Psychiatry, 10/15/14
Matthew Evitts, DO, Radiology, 10/15/14
Mari Goldner, MD, Internal Medicine, 10/15/14
Nadine Grzeskowiak, RN, Celiac Disease, 1/30/14
Clifford Hall, MD, Internal Medicine, 4/22/14
Paul Hochfeld, MD, Emergency Medicine, 1/30/14
Usha Honeyman, DC, NP, Family Practice, 1/30/14
Allison Huang, DO, Internal Medicine, 4/23/14
Justin Hull, DO, Internal Medicine, 4/23/14
Tracy Hume, DO, Internal Medicine, 4/23/14
Michael Huntington, MD, Radiation Oncology, 1/30/14
Chinh Le, MD, Pediatrics/Infectious Diseases, 4/14/14
Joshua Lenhof, DO, Internal Medicine, 4/23/14
Marie Long, MD, Neurosurgery, 6/14/14
Pratik Patel, DO, Internal Medicine, 4/23/14
Jason Phillips, MD, Internal Medicine, 11/7/14
Jessica Smith, DO, Internal Medicine, 4/23/14
Thomas Steele, MD, Internal Medicine, 4/23/14
Cosimo Storniolo, MD, Internal Medicine, 1/30/14
Elizabeth Waldron, MD, Internal Medicine, 1/30/14
John Watson, MD, Otolaryngology, 6/13/14
Mark Weiss, MS, Counseling, 7/19/14
Dena Withaus, DO, Internal Medicine, 4/23/14
Joe Zaerr, PhD, Retired, 1/30/14
Erica Zaworski, MS III, 4/11/2015

Eugene

Mark Brauner, DO, Emergency Medicine, 1/30/1415
Paula Ciesielski, MD, Internal Medicine, 2/18/14
Jaque Davis, PA-C, Gastroenterology Ret'd, 10/18/14
Russell Geoffrey, MD, Psychiatry, 5/28/14
James Allen Johnson, MD, Pediatrics, 2/18/14
Peter Patricelli, MD, Family Practice, 2/14/14
Wendy Saville, MD, Psychiatry, 4/25/14
Frank Turner, MD, Internal Medicine, 1/30/14
James Weber, MD, Pediatrics, 3/20/2014

Forest Grove

Bob Seward, MD, Internal Medicine, 1/30/14

Hillsboro

Anandi Mandi, MD, Pediatrics, 3/24/14
Jennifer Scott, MD, Psychiatrist, 3/20/2014

Hood River

Tina Castanares, MD, 2/14/14
Elizabeth Foster, MD, Family Medicine, 4/22/14
Stephen McClennnon, MD, Family Medicine, 6/16/14
James Murphy, MD, Anesthesia, 3/11/14

Klamath Falls

James Calvert, MD, Family Practice, 4/22/14
Stewart Decker, MD, Family Medicine, 8/11/14

La Grande

Seymour Bronstein, MD, Hematology-Oncology,
5/28/14

Lake Oswego

Martin Donohoe, MD, Internal Medicine/Public Health,
2/21/14

McMinnville

George Barker, MD, OB/GYB, 4/11/2015

Medford

Carl Griesser, MD, Urgent Care, 3/31/14
Hilary Redden, MD, Neonatology, 3/11/14

Monmouth

Amber Bacio, Other health professional, 2/14/14

Newberg

Keith Harcourt, MD, Physician, 4/22/14

Pendleton

Frank Erickson, MD, Radiology, 1/30/14

Philomath

Charli Clark, MD, Internal Medicine, 1/30/14

Portland

Gabriel Aidra, MD, MPH, Public Health, 5/2/14
Kris Alman, MD, Endocrinologist (Ret'd), 4/4/14
Sumeeth Baht, MD, Family Practice, 4/30/14
Jennifer Bass, MD, Pediatrics, 3/23/2014
James Beucler, 9/3/14
Kathleen Birch, RN, Telephone assessment and
advice, 3/11/14
Carol Blenning, MD, Family medicine, 3/11/14
Nancy Crumpacker, MD, Oncology, 5/2/14
Anthony Cull, MD, Psychiatry, 3/20/2014
Danielle Dion, MD, OB/GYN, 4/11/2015
Leigh Dolin, MD, Internal Medicine, 2/21/14
Michael Dorson, MD, Neurosurgery, 5/28/14
Karen Erde, MD, Family Medicine, Palliative Care,
2/18/14
Martha Gerrity, MD, Internal Medicine, 4/22/14
Barbara Gicking, PA, Neurosurgery, 4/24/14
William Greene, MD, OB-GYN, 4/22/14
Paul Gorman, MD, Internal Medicine, 1/30/14
Chris Hatlestad, MD, Family Practice, 3/20/2014
William Holden, MD, Pulmonary, 4/23/14
Freda Kerman, MD, Infectious Disease, 7/9/14
Jaspreet Khangura, MD, Internal Medicine, 2/24/14
Edna Kung, MD, Gynecology, 3/20/2014
Charles Kuttner, MD, Psychiatry, 5/5/14
Hubert Leonard, MD, Ph.D, Neurology, 2/14/14
Louis Libby, MD, Pulmonary, 3/11/14
Judith Lienhard, RN, 3/11/14
Peter Mahr, MD, Family Medicine, 1/29/14

Camilo Marquez, MD, Psychiatry, 1/30/14
Vanessa McKiel, MD, Family Medicine, 5/28/14
Jeff Menashe, MD, Med Onc, Hematology, 6/25/14
Sam Metz, MD, Anesthesiology, 1/30/14
Eugene Nicholson, MD, Pediatrics, 3/21/2014
Leslie O'Meara, MD, 4/11/2015
Peel, MD, Internist, 4/10/14
Kerry Pulliam, MD, Family Medicine, 4/22/14
Asad Qalbani, MD, Psychiatry, 3/20/2014
Ken Rosenberg, MD, Public Health, 6/17/14
Martin Salinsky, MD, Neurology, 4/30/14
Elizabeth Sheppard, MBA, Clinical Research
Administrator, 9/28/14
Michael Siegel, MD, Radiologist, 4/4/14
Joseph Stenger, MD, Palliative Care, 6/3/14
Craig Stephens, MD, Family Medicine, 5/2/14
Will Taylor, MD, Family Medicine, 5/28/14
John Thiemeyer, Patient Advocate, 2/21/14
Gene Uphoff, MD, Family Practice, 1/30/14
Marie Valleroy, MD, Physician, 4/22/14
Betsy Zucker, RN, FNP, Nurse, 4/24/14

Redmond

Daniel Murphy, MD, Family Practice, 3/23/2014

Salem

Elizabeth Bjornskov, MD, Neurology, 3/20/2014
Deborah Carlson, MD, Child Psychiatry, 10/14/14
M. M. Cassim, MD, Surgeon, 2/14/14
Chris Goeser, MD, Radiology, 1/30/14
Dorin Kemmerle, MD, Pediatrics, 3/20/2014
Mary Vorachek, MD, Internal Medicine, 4/22/14

Silverton

Michael Grady, MD, Family Practice, 6/15/14

Springfield

Bruce Harrow, MD, MSPH, Geriatrics/Hospice,
3/20/2014

Sublimity

John Silver, MD, Pulm/CCM, 4/22/14

Vancouver, WA

Troy Dillard, MD, Endocrinology, 5/31/14
James Patterson, MD, Pulmonary (Ret'd), 5/2/14

West Linn

Rosemary Tobiga, 10/6/14

Wilsonville

Joe Eusterman, MD, Internal Medicine, 1/30/14