

February 4<sup>th</sup>, 2016

Chair, Vice-chair(s) and members of the Committee:

The Asian Pacific American Network of Oregon (APANO) is the oldest Asian and Pacific Islander grassroots organization, uniting communities to achieve social justice. We leverage the collective strength of our 7,000 members statewide to advance equity through empowering, organizing and advocating with our communities.

We urge your support of HB 4017.

As Oregon celebrates expanded healthcare coverage for most of the state's population, the remaining 10% of uninsured residents (383,000 Oregonians) continue to face systematic barriers to affordable coverage. Those who are disproportionately uninsured include people of color, LGBTQ adults, low-wage workers and rural residents. While we know coverage does not always equal access to care, coverage is widely recognized as a primary driver of good health. From our community members we have learned that coverage doesn't promote access to services unless it is affordable to use.

A Basic Health Plan would allow Oregon to deliver more comprehensive health insurance benefits at a lower cost to the consumer. This expands Oregon's coverage umbrella, and strengthens the economic stability of diverse, working-families throughout Oregon.

A Basic Health Plan would benefit 86,700 Oregonians between 138-200% of the Federal Poverty Level (a single household income range of \$16,105-\$23,230). Of those eligible, a Basic Health Plan could extend long-term coverage to 9,200 residents who are currently barred from the Oregon Health Plan. This includes Legal Permanent Residents and COFA Pacific Islanders with incomes below 138% FPL.

A successful stakeholder process, created through the bipartisan passage of HB 2934 in 2015, crafted recommendations for Basic Health that could offer tiered premiums at less than half the cost of marketplace plans and would eliminate cost-share expenses such as copayments. This would drastically impact the lives of our members and allow them the opportunity to access the services they desperately need, when they need it, without the precondition of meeting high deductibles or being at risk for a lifetime of medical debt.

We see the Basic Health Plan as a viable way to mend the affordability and coverage gap for Oregonians who have been left behind. Creating a blueprint is the next step toward accomplishing this goal and as such, we urge the Committee to pass HB 4017 with the -2 amendment.

Thank you, Kristina Narayan Policy Associate kristina@apano.org