

3/9/16

Testimony in Support of SB 419

Legislators,

Growing up in a family experiencing generational poverty, health care costs were never a concern as we were covered under the Oregon Health Plan. There were no deductibles, no copays, no prescription costs, nor any remaining balances hanging over my family like a heavy cloak.

With hard work and the help of several childhood mentors, I became the first college graduate in my family. I graduated from University of Portland with a teaching degree, and at 23, I began my teaching career. In one month's pay, just like that, I had entered the middle class.

I was unprepared for the reality of a large student loan payment and I struggled to save money throughout my first six years of teaching. Eventually I saved over \$12,000. In respects, this is quite a small savings for a professional. Nonetheless, by May of 2009, I had what I considered a sizeable savings and had purchased my very own home. A feat I was incredibly proud of. Then a series of events occurred that threatened the stability of my world.

In April of 2013, I tore my ACL during a football game, which resulted in major surgery and six months of rehabilitation. Then in August of 2014 my Achilles required surgery to repair micro scaring from tendinosis, which resulted in major surgery and four and half months of rehabilitation. And finally, in September of 2015 my insurance company approved my request for breast reduction surgery due to back pain. This final surgery resulted in a major complication requiring four and half months of wound care treatments. Just like that, with three surgeries in three years, my small savings had shrunk to a balance of \$38.

Here I was, eleven years into a teaching career, with a Masters degree, a home of my own, employer provided insurance, and the very real threat of losing it all. The anxiety of that reality was overwhelming. I had worked too damn hard to escape the depths of poverty to only once again see its ugly face in my periphery.

Slowly, I started to climb out of my medical debt without missing a student loan or mortgage payment. My savings account has climbed to just over \$4,000 as of today.

I am a hard working public school teacher and yet I am living with a safety net of perhaps 2 months savings, barring no new medical crisis of course.

I write this as an appeal to your hearts and minds. That you may put to action real changes that will impact people experiencing similar circumstances as myself. I write to you to work to end the crippling effect of medical care costs.

Thank you,

Bobbi Blue