Protect Access to Health Care in Oregon: Please Vote NO on SB 737

Rising healthcare costs and decreased access to health care providers and services are a major concern for Oregonians; which is only exacerbated by the uncertain future of the Affordable Care Act and Medicaid funding.

Oregon's caps on non-economic damages ensure injured patients receive fair compensation and protect access to health care for Oregon's most vulnerable populations because of the reduced costs and stability they provide for health care providers who serve these patients.

Strengthening these protections will decrease health care costs and improve access to health care services, especially among those who need it most.

- Recent increased severity (cost of claims) trends indicate that medical liability costs are increasing in Oregon. Maintaining Oregon's caps on non-economic damages for both bodily injury and wrongful death will keep rates low and prevent steep medical liability increases.
- Liability stability is critical in protecting access to specialty and high-risk services such as women's health care and cardiology, especially for community clinics, health centers, and rural providers that can least afford increased costs.
- The economic viability of doctors practicing in rural and underserved areas is already marginal due to sparse populations and fixed commercial insurance, and low Medicaid reimbursement rates.
- Oregon already subsidizes liability rates for rural providers; this is possible, in part, due to the predictability of liability premiums in a capped environment.
- Keeping both of Oregon's caps in place will result in cost savings according to a recent analysis by Milliman.
- Oregon's safety-net providers serve thousands of patients and are unable to shift higher insurance costs to their patients which means less funds available for patient care.
- Limiting noneconomic damages allows federally qualified health centers (FQHCs¹), often called community health centers, to devote their limited funds to patient care rather than lawsuit costs.
- Oregon's community health centers provide a crucial safety net for people facing poverty and homelessness, cultural and language barriers, rural or social isolation, and chronic mental illness.
- Many low-income patients rely on care from self-insured county and university health systems that have to shift funds from patient care to pay for medical liability costs.

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