

February 14, 2018

To: House Committee on Business and Labor  
From: Rena Croucher  
RE: HB 4123

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

My name is Rena Croucher and I am an Information Systems Specialist 2 at Oregon Housing and Community Services. My husband Anthony works at Oregon Health Authority. I am writing to you today in support of HB 4123 and about the Impact that SB 1067 will have on my personal well-being

This removal of double coverage in 2020 in SB 1067 will have a significant impact on those with major medical needs. The removal of double coverage will cause a greater financial burden for couples with lower paying jobs in the state that have children with major medical needs. It will also be a great financial burden for anyone who has a major medical need.

I have six chronic medical conditions. I have numerous allergies to medication both pharmaceutical and naturopathic, environment and food. I also have an immune system deficiency, moderate asthma with exacerbation, COPD, kidney disease and arthritis. My kidney disease is due to renal cancer, which caused me to lose my left kidney. The allergies and kidney disease limit my ability to use many pharmaceutical drugs. Therefore, I rely on a lot of natural remedies prescribed by my natural doctor. The use of inhalers and nebulizing does not relieve the constant wheezing and exacerbation in my bronchial tubes. The frequent wheezing and exacerbation, along with my immune system deficiency leads to the use of antibiotics and steroids on a regular basis. The regular use of antibiotics and steroids causes an overgrowth of yeast and bacteria in my digestive tract, which I need expensive medication to treat. The medication to treat the yeast and bacteria overgrowths cost about \$200 a month.

Currently our out of pocket medical expenses average \$500 a month for medications both pharmaceutical and naturopathic. I also have an annual individual in network deductibles \$250, an annual family in network deductible of \$750 and an annual out of network deductible of \$500. In 2020, when our double coverage is eliminated it will cost my family about \$700 more in medical a month. Our budget cannot sustain \$1200 a month. Due to this increased cost, it will cause me to forego a lot medical care. This will have a significant impact on my overall health.

For this reason, I support house bill 4123, which will allow continue my current level of health care, into year 2020 and beyond.

Sincerely,

Rena Croucher  
Salem, Or 97317