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Albany, Oregon
Testimony in Support of Universal Health Care
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To: Task Force on Universal Health Care

Hello there. I'm Ben Verhoeven. I'm a second generation farmer and nursery owner. I run a family owned greenhouse in Albany, Oregon. We pay for health insurance for all our full time employees. We are not getting what we paid for.

We know that a healthy workforce is a productive workforce. In fact, access to healthcare is so important to us, we strongly advocated for Paid Family and Medical Leave. For decades we have provided our employees with healthcare. However, with each passing year, we are paying more in premiums and getting less in return. In 2019 alone we spent over \$160,000 on health insurance for our 25 employees. For all that our employees are still getting hit with deductibles, copays, out of network expenses and any other number of headaches. I am more and more convinced of one thing. We are not getting what we paid for.

This really came home to roost this spring, when in the early days of the pandemic our 5-year-old daughter broke both arms. Fast forward several months: we have a fully healed and active kid, but now are seeing all manner of bills come in. One single bill is nearly \$2,000 for a 3-minute office visit. \$2,000 dollars for 3 minutes, in spite of having paid over \$15,000 in premiums for our family alone, and over \$160,000 as a company!

When you argue your case with either the insurance company or the hospital you are met with a web of bureaucracy and coding. I remember spending nearly an hour on the phone with someone who had the title of "patient advocate". Their sole mission seemed to be advocating not for our five-year-old daughter, but rather for the hospital and their \$2,000, 3-minute charge. This "patient advocate" is just one example of the current bureaucratic and administrative waste. These dollars would be better spent on someone that actually takes care of people.

When I told this story to our employees, they shared many similar tales: long waits for preventive care, unexpected bills, poor service, and being left alone, unattended for hours in pain and agony.

We are not getting what we paid for.

If I tried to charge these kind of prices, for this kind of service, I'd be run out of town. It is a clear sign that this system is not delivering. It is not delivering for business owners. It is not delivering for workers. It is not delivering for Oregonians.