

Hi Danielle,

I saw the email asking for people to apply to be part of the Task Force Advisory Committee. I can't commit to that at this time, but I wanted to tell you my story, for what it's worth, and hopefully it helps in some small way. I will also spread the word to my friends.

My wife, Misty, did not have any health insurance back in 2008. The fact that she was uninsured almost cost her her life.

We were at a friend's house and she had a sudden sharp pain in her abdomen. Based on my brief wilderness first aid training, it didn't seem to be appendicitis, but we weren't sure what it was. We decided to go home so she could rest. On the drive home she vomited out the window. She continued to feel poorly, so we called her mom Kathy, who worked as a nurse. Kathy said that we should go to the hospital, but Misty was reluctant to go because of her lack of insurance; she was worried about racking up bills. Late that evening we called my parents too, to let them know what was going on. They graciously offered to help pay a bill if the need arose. Misty felt worse and worse, and in the early morning of the next day we finally decided to go to Urgent Care. They sent us to the ER. Misty was in so much pain she was barely conscious. I had to negotiate with the doctors about all the tests and everything they wanted to do. They finally diagnosed her with diverticulitis, which meant that her bowel had ruptured and its contents were leaking into her abdominal cavity, wreaking havoc. The doctors said it could have been treated with antibiotics if she had come in the day before, but since she had waited until it ruptured, they needed to perform emergency general surgery to cut out the ruptured section and stitch it back together. She was in the hospital for almost a week recovering. While there, she didn't want to order food because she was worried about racking up more bills. The stress of the impending medical bills weighed over us like a dark cloud and I know it interfered with her healing.

In the end, she recovered, and the bill we received was around \$50,000. We had no way of paying that; we don't own a home or anything. So we applied for a financial hardship forgiveness program. The hospital forgave most of the bill and we ended up paying about \$3,000 in payments over several years.

We were extremely grateful to have most of the bill forgiven, and also grateful that Misty is now on the Oregon Health Plan. She can go see a doctor whenever she needs to, although the mental health coverage has been less than stellar. However, we need to be careful about how much money we make so that she's not kicked off the plan. There's a health care "cliff" for low income people, such that if you don't make very much money, you can get good insurance and have your needs met, but if you make just a little bit more money, you don't get any insurance and are forced to find it on your own (if your employer doesn't provide it). This can cost upwards of \$400 a month even for an insurance plan with a very high deductible, that \$400 being more than the raise the person just got which kicked them off OHP.

It's so frustrating! And then there's also the issue of hospitals not getting what they need either. I'm sure it cost them more than \$3,000 to do the surgery and take care of Misty for a week. Where does the rest of that money come from?

I applaud the work of the Health Care for All task force. It's so vitally important for any healthy society that all people get the care they need. I will do whatever I can to help get this legislation passed.

Thank you,

Karin Lamberson