

I would like to submit the following testimony to the Task Force on Universal Health.

For 28 years, I worked for a small business based in Tualatin. For years, the cost for the business to insure their employees and the out-of-pocket costs for employees went up every year. The company owners would give us a heads up when they had to drop specific coverage like vision or orthodontics so that we could mitigate those changes before they occurred.

I retired in my 50s in mid-2020 and have been on a subsidized Obamacare plan since January I am paying less for my insurance now than I did when I was employed. While I like this, I do wonder how it is I can get such a subsidized plan when I have ample savings and investments (albeit no income) when others cannot get the same subsidies. And even if those low to middle income earners could afford insurance, having health insurance does not mean “access”. I am blessed to have always been able to pay my ever-increasing co-pays and deductibles, but that is certainly not the case for millions of Oregonians.

I have seen it firsthand with my sister who ended up with a \$20K bill for a broken leg even though they had insurance. They chose to be treated as an outpatient when being an in-patient would have cost them far less--the hazard of not reading the fine print of your insurance policy.

I know (well knew) a young man in his late 20s who had recently been laid off and had no insurance so he did not go to a doctor for a lump on his shoulder because of the cost. By the time he was able to get treatment, the sarcoma was too advanced, and he died within a year.

It has always seemed logical to me that there has to be a better way to provide needed healthcare to everyone.

- How much more efficient it would for healthcare providers to only bill one entity, verses dozens of different insurers?
- How much less expensive would be if the force of the state or US government could negotiate for the best prices for pharmaceuticals, medical devices and services?
- How much more freedom would everyone have if they could go to the doctor of their choice because all doctors and hospitals would be “in network”?
- How fair and equitable would it be if everyone in the United States had the same access to healthcare, regardless of their income, age, marital or employment status, size of employer or choice of career?

I believe that a publicly funded, privately delivered universal healthcare makes all the sense in the world. I hope this task force will go down that road as they decide the best way to provide healthcare to all Oregonians.

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