Dear Chair Greenlick and Members of the House Health Committee,

I am a mother of four from Sherwood and had three of my babies at home with midwives. I am writing to ask you to vote yes on HB 2845 to improve access to midwifery care.

Midwifery care provides large cost savings to insurers and health systems but many families still can't access midwifery care because about half of Oregon insurers (both private and OHP) provide limited or no coverage for birth center or home birth midwifery care. For my last pregnancy, I was told by a doctor that my delivery was too high risk; she wanted to schedule a c-section, which my insurance would have paid for in full. Instead, I found supportive midwives who were willing to watch my birth for red flags. Under the guidance of three midwives, I safely caught my own babies. There were no complications and the babies were perfectly healthy. For this, my insurance would not pay; I had to cover \$7000 out of pocket, only \$400 of which was refunded by insurance, even though the c-section would have been over \$30,000.

HB 2845 would increase access to midwifery care for Oregon families whether they choose to give birth in hospital, birth center, or home with Licensed Direct-Entry Midwives, Certified Nurse Midwives, or Naturopathic Physicians. All women should have the freedom to choose to birth in the way that is most comfortable for them - because this is ultimately what proves safest.

Please vote yes on HB 2845 so that all Oregon families have access to midwifery care. Thank you for the work you do to support the health of mothers and babies.

Jessica Knutson 17133 SW Plover Ct Sherwood, OR 97140 (An Oregon Mother)