William (Chip) Shields Former State Senator - District 22 North and Northeast Portland

Dear Chair Prozanski and members of the Oregon Senate Judiciary Committee:

I come before you today to encourage you to vote yes on SB 421 to remove the special treatment Oregon health-insurance companies receive in being some of the only health-insurance companies in the US that get paid first before victims do in serious driver accidents.

Eric, Michelle and Seamus Dubarry were constituents of mine when I served in the state senate. I still remember the heartache I felt for their family when I heard the story of their son 22-month old son Seamus dying in his stroller when a careless driver hit Eric and Seamus in a North Portland intersection crosswalk. Seamus was then about the same age as my daughter.

On top of all their grieving, Michelle and Eric soon found out that the health-insurance company would get most of their auto-insurance settlement. Eric and Michelle would be stuck with huge out-of-pocket expenses that they couldn't afford. And while money was not their primary worry then, it definitely made the grieving process so much more stressful and compounded their problems exponentially. Michelle is working hard to make sure this doesn't happen to other victims' families.

Fortunately, you can help the dozens of victims who might find themselves in similar situations in the future by voting yes on SB 421.

Oregon is one of only a handful of states that puts health-insurance companies in line to be paid before victims. It doesn't have to be that way. You can make this right by sending SB 421 to the floor with a unanimous do-pass recommendation.

Please vote yes today on SB 421, the Made Whole bill. Let's make sure your constituents don't have to go trough what Eric and Michelle Dubarry did.