I am a mother of five in Forest Grove and had two 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. Midwives provide excellent and safe care. After two traumatic hospital births I looked into homebirth for my third child. My husband had reservations about the safety of homebirth. My midwives spoke with him, at length, and answered all questions he had. When they showed up for the birth, his mind was blown. They set up a mobile hospital in our living room. He tells anyone who is interested about the equipment and supplies they brought into our home. Birthing my third child at home was healing and just what I needed.

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. My homebirth with my fourth cost me \$2700 out of pocket. We were able to pay this in installments but it was still a stretch some months. My fifth child was just born at a major Portland hospital and my insurance was billed \$49,000! Depending on insurance coverage, a family could end up paying \$4900 to \$24,000 of this bill, if not more. For low risk families, midwifery care will keep them out of bankruptcy court. 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. Sincerely,

Kirsten Beier 2842 Heather Way Forest Grove OR 97116