



1201 NW Wall Street, Bend OR 97703 P 541-382-7772 F 541-388-5403

April 1, 2019

Senate Health Care Committee

SB 770

Chair and Members of the Committee:

As a licensed health insurance agent for the past 25 years I have witnessed firsthand the value that agents such as myself have brought to the end users of our healthcare system. Many of us have been the most robust consumer advocates throughout the years, working on, promoting, and assisting consumers navigate through endeavors such as the Family Health Insurance Assistance Program, the Oregon Medical Insurance Pool, and yes, Cover Oregon. We have been on committee after committee with the Oregon Insurance Division, insurance carriers, and local entities, all with the purpose of working towards a better consumer experience.

While on the surface it may seem self-serving, we do not get paid for much of the service we have provided to both consumers and to our industry over the years. However, we do this because we know we have something special to offer. We are in a unique position in that agents have direct contact with everyone involved in the delivery of health care: consumers, carriers, providers, as well as the Division of Financial Regulation.

I am less concerned about trying to protect my livelihood (my business will adjust and survive regardless of what happens to our healthcare system in Oregon), than I am with ensuring people with the right qualifications are included in the process.

I would encourage the committee to include insurance agents when considering who will be on this Board.

Patrick O'Keefe
Cascade Insurance Center
Bend, OR
patrick@cascadeinsure.com
541-382-7772