

Dear Highly Esteemed Chair Monnes-Anderson, and attending Committee Members,

Thank you for the privilege of submitting my testimony to this committee which has the important and vital task of presenting this life-saving legislation before the Senate.

I am a 46 y/old single Anglo woman, raising my 12 y/old daughter (who is Deaf); I lack a formal education (I was made a ward at 11 and emancipated at 15; I have a modified HS Diploma). I have, of course, had many untold hardships throughout my life, but am self-taught in language and t/ Spanish dialect & culture of Central America through my 7 years of stay there (painting murals).

[The best health care I ever received was in the most rural regions of Oaxaca, Mexico, actually, and my daughter was even born abroad there].

I achieved the status of Qualified Healthcare Interpreter through rigorous completion of the requirements set forth by the Oregon Health Authority OEI, in March 2015; but which registry has expired from inability to pay for further certifications (but I'm working towards this goal!!! I hope to be certified to help our providers before the year ends, God willing).

My work as an interpreter is obviously exploited by the Interpreter agencies, \$20-22/appt paid, and am a 1099 contractor with no guarantees, inability to have scheduling stability, no sick leave, no paid vacations, zero benefits and absolutely no protections of any kind. This is typical of people who work in the ever increasing "gig economy", ever preferred by corporations and employers bc it relieves their "burden" to pay for employee healthcare benefit packages (which averages an employer 11% of each employees wages per year).

My wages fluctuate month to month; some weeks are good while others are desperate. It's impossible to budget or adequately forecast/state a precise income (Esp bc paychecks don't reflect income; out of a \$20 appt at Legacy in Woodburn, \$5 is spent in gas round/trip, totalling about \$15 for 2 hours (including drive time), etc etc etc; actual capital available from a \$20 appt is actually about 9.50.

[Please feel free to edit my grammar and syntax, or redact for ease of relating my testimony in print or out loud. I tend to think in "spreadsheet/threads", sometimes, as so many issues are interrelated]

Healthcare issues cause me incredible stress and anxiety; to consider applying for Medicaid assistance (although i currently qualify, esp. beginning this past January as my appts dropped 60% bc the agency and clinic favor using a new, fresh, peppy 22 year old novice

[unqualified], [another sad example of agism, even more devastating for women in the “gig economy”]...

My last two paychecks averaged \$820, about \$1640 in the month. (Rent is \$1025, car payment \$260, Insurance \$295, daycare (thank god for the boys and girls club), phone, Internet (critical for work), gasoline; and we're starving.

However I am seeking more work and hopefully w/in a couple of months can work for different agencies and my income may change to \$2200 or \$2500 b4 expenses, or more (my life will improve when I achieve CMI Certification, I imagine, and I do have 20 CCUs I paid for and achieved :-)...

I am terrified and uncertain of applying again for Medicare because I don't want to make any mistakes, especially bc if an error we're considered fraud or misconstrued, I would be blacklisted out of my career (and forced to compete w/22 year olds at

Fast food or receptionist... and I'm aging and don't have a particularly beautiful face (and bad teeth... which also causes me traumatic anxiety because teeth and oral health is CRITICAL to speaking and communicating clearly, and as an interpreter this is my primary function (and parties I am interpreting for tend to look at my mouth) (I also would benefit from being able to have a partner or a relationship, or even someday get married [i realize that married people have better life outcomes] but my four front teeth are missing bc of a physical assault during a vehicle robbery I suffered about 14 years ago... so I have a partial denture that I have superglued in two places to repair myself... implants would resolve this problem permanently, elevate my esteem tremendously, boost my career path and allow me the confidence to meet or date a decent person]

Please please please pass Universal Healthcare, for the safety, sanity and security of our people in this great state of Oregon. I suggest a buy-in or something similar, taxed at like 6% total income (either in each paycheck or annually in a tax return, across the board throughout all income brackets).

We know that business would be more willing to employ people when the burdens that businesses have of assuming the responsibility for the well being and health of our citizens and community members is lifted or are eased.

We also know that insurance companies are more profitable when more people pay in. If everyone paid in, and drug prices could be regulated or negotiated, then the Medicaid system would be sustainable.

People might also want to purchase additional private supplemental if they felt they needed or deserved added benefits or privileges, like Australia does, but it wouldn't be mandatory for survival.

Thank you for hearing my story, a middle aged single mom working in the gig economy. We need healthcare. Thank you so much. Oregon is the best.

Sincerely,

Caroline L.