

To Chair Monnes-Anderson and Committee Members:

I know a mom who pays \$408 per month to cover her son on an individual health insurance policy. That's \$4,896 per year TO AN INSURANCE COMPANY, not to health care providers or services. The woman's son has a preexisting condition, and she was only able to get the individual policy because of the Affordable Care Act. Previous to the ACA her son was denied coverage. Over the last eight years his preexisting condition has caused him zero healthcare problems, and led to zero health care expenses and zero payments by the insurance company, but nevertheless because of it he was denied coverage pre-ACA.

It is a constant worry to this mother that the "protections" for people with preexisting conditions will go away and her son could lose his insurance coverage, or the cost of the coverage could become too expensive. As it is the premium goes up every year. This mom is lucky because she is employed and so far can afford to pay the premium, and she also is lucky to have health insurance covered as a work benefit.

But health care should not be about luck, one's employment status, or one's ability to pay a premium to an insurance company that provides zero health care services.

Health care is a basic human right.

Our current insurance based health care system is exhausting, expensive and inhumane. We all deserve something better.

Please support Senate Bill 770 as amended.

Sincerely,

Tracye May

Eugene