

The Task Force on Universal Health Care:

I appreciate the task force working on a proposal for universal health care in Oregon. I support the idea in theory so that all would have some basic health care. It is unfortunate that Harry Truman didn't succeed with a national universal health system in the late 1940s.

The challenge today will be coming up with an affordable universal health care system that does not reduce the level of health insurance some presently have. For example, as a federal retiree I was able to keep my OPM Health Insurance into retirement. It provides good insurance that cost my wife and me about \$4,000/year in premiums and about \$100 to \$350/year in co-pays and deductibles. All of my wife's co-pays and deductibles are paid by Medicare because she elected to take Medicare Part B. I didn't take Medicare Part B. My catastrophic out-of-pocket expenses are limited to \$6500/year. My federal health insurance also includes good prescription drug coverage and can be used anywhere in the world at the closest facility that can adequately treat us if we get injured or sick. At this stage of our lives we would not likely support a universal health care proposal that would result in reduced health care coverage for us. Continuation of my federal health plan into retirement was one of the promised parts of the package offered with federal employment. Even if allowed to opt out of Oregon universal health care, I would not want to pay mandatory fees or premiums, especially that we are now on a fixed budget.

How would an Oregon universal health care program be linked with Medicare, including coverage for people older than 65 who did not enroll in Medicare Parts B and D?

One option is to allow anybody to keep their existing health insurance and be exempted from a new universal health care program. Everybody else, and all future new residents, except federal employees and retirees with OPM Health Plan insurance, would have to use a universal health care plan, which could include supplemental programs for those who want to pay for additional insurance, including private options.

I hope my comments are helpful and you will consider them.

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