

I am submitting OHA's report, *Impact of Health Care Costs on People in Oregon*, from the work of Oregon's Sustainable Health Care Cost Growth Target Program. This report further magnifies the importance and essential nature of the work of the JTFUHC. This report and the LARA Media report make wonderful companions in revealing the need for complete transformation of the financing and delivery of health care. There is only one way to address the financial burden outlined in this report and the inequities and complexities in the LARA Media Report from the public engagement focus group process. It is with the publicly funded single payer universal health care system as described in SB 770 of 2019.

We thank you for your commitment to this work.

Key Findings from the Executive Summary:

"Personal spending on health care is higher in Oregon than the national average. The average personal spending for health care per person in 2019 in Oregon was \$7,615, compared to \$7,487 nationally.

From 2013 to 2019, Oregon's per person personal consumption expenditures on health care grew by 34 percent, compared to 27 percent nationally.

Health insurance premiums and deductibles represent a substantial share of income for families in Oregon. In 2019, the employee share of commercial insurance premiums for a family health insurance plan was 8.1 percent of median family income. When including the average deductible for a family health insurance plan, this increased to 13.5 percent of income.

For single-person coverage, commercial insurance premiums and deductibles in 2019 represented 4.6 percent of income on average. The average annual cost of family health insurance premiums in Oregon is approaching the cost of a new compact car. In 2019, family health insurance premiums were \$19,405 and the average price of a compact car was \$20,972.

High health care costs jeopardize the financial stability of people in Oregon. In 2019, over 10 percent of people in Oregon reported using up all or most of their savings because of medical bills.

In 2019, at least 60 percent of Chapter 7 and Chapter 13 bankruptcy filings in Oregon included medical debt. Of those bankruptcy filers who had medical debt, 15 percent reporting having more than \$10,000 in medical debt.

High health care costs can prevent people from accessing needed care. In 2019, almost 16 percent of people in Oregon reported they delayed medical care due to costs. Among those delaying care due to cost, dental care was most likely to be delayed.

High health care costs burden some communities in Oregon more than others; this exacerbates health and wealth inequities across the state. For example, Native Hawaiian or Pacific Islander Oregonians were three times as likely to report using up their savings on medical bills as white Oregonians.

Health care costs are projected to continue growing in Oregon and nationally. Future reports will explore the various factors contributing to health care cost growth; this report focuses on how health care costs affect people in Oregon and provides context for the Sustainable Health Care Cost Growth Target program and other efforts across the state to constrain health care costs."

As it says, this report provides context for your work.

With Gratitude,

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**Everybody In, Nobody  
Out.**