I'm a 28-year-old full-time retail employee and student. I've worked as a frontline employee through the entirety of the pandemic. I make \$16 per hour and have employer-provider health insurance. I make too much income to qualify for OHP. Two years ago I went into an urgent care clinic, one that's part of my insurance network, for a minor laceration and left with a nearly \$300 bill. I haven't had a primary care physician or been in for a physical exam in over 5 years because the cost, even with insurance, is very high. I also have an intense fear that if I do go to the doctor and they find something serious I could go into massive debt or bankruptcy as a result. In my mind this is completely backwards, that the threat of financial ruin has become a serious deterrent to healthcare. I know there are a great many people who share my situation, and many more that have it far worse than me. Oregonians need affordable healthcare for all, as soon as possible.