Good afternoon, Chair Patterson, Vice Chair Knopp and members of the committee. My name is Brook McCall. I am a Portland resident, and I am speaking today in support of SB 584. I am testifying today as a constituent, I will not be representing a specific organization or my employer. Instead, my experience is informed as an employed woman living with a disability and participant in the Medicaid buy-in program.

In 2002, I made a simple decision that changed my life. After accidentally locking myself out of my college apartment, I fell backward, breaking my neck, in an attempt to climb inside. From that moment, I have lived as a quadriplegic without any ability to lift or utilize my arms and legs. As I faced my new life, I was informed by physicians, case managers, and therapists that given the logistical and precarious financial restraints of someone in my situation, it would be highly unlikely that I would ever live independently from my family. And, despite my enthusiasm to do so, that finishing college and finding meaningful employment would be nearly impossible. From there, it was far easier to accept my paralysis as the expected outcome of my spinal cord injury, than to comprehend why economic insecurity was required to access the long term care support services benefits I now needed to eat, drink, shower, use the bathroom, and maintain my health.

18 years later, I sit here speaking to you today as an outlier, because I eventually did find a pathway back to finish college, earn a Master degree in Public Health from a top university, and full-time employment. As the Tech Access Director for United Spinal Association, I have the opportunity to advise global heads of tech policy and engineering on accessibility, corporate social responsibility and mechanisms to close the digital divide. Yet, I myself, live seemingly one paycheck away from poverty due to asset limitations that do not allow me to have more than \$5000 in the bank, and a salary that is already stunted at the upper limitation for Medicaid buy-in eligibility. Despite my success, and interest in self-sustainability, homeownership, and retirement savings, my own upward mobility and financial planning efforts are undermined by these earnings parameters.

The ugly truth that I have had to confront is that these constraints devalue my hard-won contributions into a time filling novelty, instead of a meaningful mechanism to take control of my life and get ahead. Because of this, I live in fear of financial collapse at all times. This last year of facing the pandemic and living in downtown Portland throughout the unrest further brought to light my vulnerability and lack of financial flexibility to relocate quickly from unhealthy living situations in times of crises.

I ask you to take a hard look at the consequences of continuing asset and earning limitations that disincentivize work for those of us with disabilities. These discriminatory tactics limit potential and keep important disability perspective away from leadership roles and decision-making tables where our unique voices have been absent for far too long. Please capitalize on this opportunity to acknowledge and support a more equitable Oregon that removes barriers for access to employment and economic security by supporting the passage of SB 584.