

April 1, 2021

Testimony in Support of HB 2010-1

Chair Prusak, Vice-Chair Hayden, Vice-Chair Salinas, and Members of the Committee:

My name is Janet Bauer, Senior Policy Analyst for the Oregon Center for Public Policy. I respectfully submit this testimony in support of HB 2010-1.

The Oregon Center for Public Policy is a think tank dedicated to improving the economic outcomes for all Oregonians, particularly low-income families and Oregonians of color, through research and analysis.

HB 2010 would make health insurance more affordable for the Oregonians most likely to be uninsured today.

Too many Oregonians lack health insurance, despite remarkable progress in recent years. In better economic times prior to the pandemic, nearly 300,000 Oregonians were uninsured.

Cost is a primary driver of lack of coverage in Oregon. The highest rates of uninsurance are among modest-income people who are ineligible for the Oregon Health Plan, where no premiums are charged.¹ Oregonians who do not have government or employer-sponsored health insurance can access subsidized health plans through the marketplace. However, subsidies are insufficient for many to afford the coverage. Young adults are particularly at risk for lacking insurance.

Health insurance is critical for the well-being of our people and our communities. Health insurance enables better access to needed, timely care. People with health insurance are healthier and the medical costs they incur are less burdensome. Health insurance is associated with safer communities.

A public option could help Oregon's children. Studies show that the benefits of health care for adults accrue to their children, improving a child's outcomes throughout life.

A public option for Oregon, as HB 2010-1 would extensively assess, could improve health insurance coverage in Oregon. By lowering overall health system costs, savings can drive down the cost of purchasing and using health insurance for modest-income Oregonians purchasing coverage on the marketplace.

For these reasons, we respectfully urge you to approve HB 2010-1.

¹ Modest-income refers to income between 138 percent and 400% of the federal poverty level.