

To: Chair Prusak and Members of the House Health Care Committee

Date: 2/1/22

For the record, I am writing on behalf of Health Care for All Oregon (HCAO). We strongly urge your support for **HB 4134**.

HB 4134 requires health insurers and health care service contractors to cover the labor and delivery services provided at out-of-network health care facility if services provided at out-of-network facility due solely to diversion of patient from in-network health care facility for reasons related to state or federal declaration of public health emergency. Currently many insurers only cover services at in-network healthcare facilities or only cover a small portion of the cost of services at out-of-network healthcare facilities.

This COVID-19 pandemic has shown us repeatedly that our current health system is stretched to its limit and struggling to cope. Hospitals and healthcare facilities ran out of beds and space multiple times over the past two years. Patients struggled to find healthcare and availability at healthcare facilities across Oregon. For some, this meant being diverted to out-of-network facilities and incurring higher out of pocket costs.

The patients are not at fault for the diversion to out-of-network facilities, nor are they at fault for the struggling healthcare system, yet they bear the brunt of the high costs because health insurers do not cover the expenses as they would with an in-network facility. The COVID-19 pandemic is not the first public health emergency Oregon experienced, nor will it be the last. Now is the time to make sure all Oregonians have the ability to get the healthcare services they need during a public health emergency and beyond without worrying about whether their insurance will cover the out-of-network location they are being diverted to.

Importantly, HB 4083 is a step forward that is alignment with the legislatively approved *Purposes, Values and Principles* guiding the important work of the Joint Task Force on Universal Health Care. The design of the system that will come before the legislature in 2023 calls for the following:

- Improving the health status of individuals, families and communities
- Protecting individuals from the financial consequences of ill health
- Cost shall not be a barrier
- Choice of providers.

Thank you for the consideration and for your service. We urge you to support HB 4134.

Sincerely,

Zainab Alidina
Health Care for All Oregon Board Member