



February 2, 2022

TO: House Health Care Committee
FR: Maribeth Guarino, Health Care Advocate, Oregon State Public Interest Research Group (OSPIRG)
RE: In Support of HB 4083, Access and Affordability to Primary Care

OSPIRG is a statewide, citizen-based, public interest organization representing thousands of Oregonians, and we support HB 4083.

Health care costs too much and delivers too little for Oregonians. The amount of health care spending per person increased an average of 6.5% annually from 2013-2017, and about a quarter of Oregonians delay or avoid treatment due to the cost. We have to find ways to ensure Oregonians have access to care without devastating costs.

HB 4083 ensures access to primary care and behavioral health by requiring some no-cost coverage for these services. With 59% of individuals underinsured, meaning their deductibles and out-of-pocket expenses constitute a large portion of their annual income, providing primary care visits without co-pays or other associated costs lowers barriers to treatment. Several [studies](#) have indicated that “greater use of primary care is associated with lower costs, higher patient satisfaction, fewer hospitalizations and emergency department visits, and lower mortality.” This bill aims to increase primary care use here in Oregon by providing more opportunities for preventive care and treatment without fear of crippling medical bills. This will help lower overall costs as these conditions are addressed early rather than postponing treatment until the problem requires going to urgent care or the emergency room. An average emergency room visit can cost [upwards of \\$1000](#). Diagnosing conditions like diabetes and depression with access to primary care is much more cost-effective than letting Oregonians wind up in the hospital with complications.

The CDC estimates that 90% of the nearly \$4 trillion spent on health care in the United States is spent on chronic and mental health conditions. Without the cost barrier posed by co-pays, coinsurance, and deductibles, individuals and families won't have to cancel, delay, or avoid doctor's appointments - practices which can lead to worsening conditions and make them more expensive to address down the road. I recently heard from a college student, Andy. He told me that he suffered from anxiety and depression after high school, but never had the money to seek mental health services. That resulted in him ignoring his mental health, which only worsened the symptoms. With a no-cost option, Andy would have sought help instead of trying to handle it on his own.

This bill can help improve outcomes for people like Andy, as well as reduce costs by improving access to care and prioritizing the health and well-being of Oregonians. I urge your support for HB 4083 and thank you for your consideration.