



Chair Patterson, Vice Chair Hayden and members of the committee, thank you for inviting me to provide testimony today on the high cost of health care to consumers, businesses, families, and I might add the state.

My name is Maribeth Healey and I am the new Executive Director for Health Care for All Oregon.

Oregon is known nationwide for doing great and innovative things. From the bottle bill, to public beaches, to the Oregon Health plan, Oregon has led the way in many policy areas that have been implemented around the country.

When I first arrived in Oregon in 2002 to serve as the Executive Director of Oregonians for Health Security, we were experiencing high uninsured rates in the state and average family premiums were over \$12,000 a year.

In these intervening years, Oregon established many policies to rein in the high cost of health care, including negotiating with drug companies, establishing an insurance rate review process and other accountability measures. But, it seems, to no avail.

Today, while we have made great strides in reducing the number of uninsured Oregonians, the increase in costs on families, businesses, and the state has only increased.

21 years later, those average family premiums are now \$20,000, with Oregon families paying an average of 30% of that premium. [KFF.org Oregon Premium costs](https://www.kff.org/oregon-premium-costs), a whopping 66% increase.

As the OHA report determined, 7% of patients delayed care because of costs. While those who delay costs come from all types of backgrounds, those from communities of color were almost twice as likely to delay care because of costs.

Even with health coverage, the HIGH COST is what impacts one's health. Oregon can do better.

As a woman of a certain age, I checked out the Exchange to see what a premium would be for me when I came back to Oregon. Over \$700 a month with a \$5,000 deductible. What kind of coverage is that??? Certainly not affordable for anyone unless you happen to be an executive at an insurance, hospital, or pharmaceutical company.

The high cost of healthcare impacts all of us. Families, businesses, individuals, retired folks, as well as the state. According to the Commonwealth Fund, health care spending grew 2.7 percent in 2021, for a total of 4.3 TRILLION dollars and is now 18.1 percent of our gross domestic product, the highest yet recorded and twice as much as any other industrialized country. This equates to \$12,914 per person. We are spending the money, but are we getting the care we need?

Oregon can and must do better for our citizens and our state. We can lead the nation in solving the American health care crisis.

I mentioned that Oregon has done big things and we can do even bigger things now. This body passed Senate Bill 1089 which was signed by the governor in August to create the Universal Health Care Governance Board.

This Board is charged with developing a universal, publicly funded healthcare system where everyone in the state can get the Health Care services they need at a price they can afford.

Imagine how the money saved would benefit our state. Instead of padding the pockets of executives and paying for burdensome administrative costs how could those resources be spent??

How many entrepreneurs might start a new business unshackled from the high cost of healthcare? Imagine how taxpayers would benefit if we weren't paying unnecessary and bloated costs for what is a basic human right, our health.

A publicly funded, publicly administered, universal health system that is accountable to the people would be an economic boon for all of us.

I recently spoke to a small business owner who told me they would be the happiest person on Earth if they could get the high cost of healthcare off their books. Over a million dollars a year he pays to cover his employees! He's doing the right thing, but how many more people could he hire, what other benefits might they be able to provide? How much more work could they do if they weren't burdened by the high cost of health care?

You all have a mission in this upcoming legislative session to reduce the cost of healthcare. The burden on our state, on our families, on our businesses is overwhelming. We can do big things in Oregon and I'm excited to help you achieve great things for our people.

Thank you so much for the opportunity to testify today and I look forward to working with all of you to devise a healthcare system that is just, equitable, universal, and affordable for all of us.