Hello Committee Chair Gelser-Blouin, Vice-chair Robinson, and members of the committee.

For the record, my name is Andrew Caruana; I am a legislative intern for Senator Gelser-Blouin's office. I am here today as a private citizen to provide testimony regarding Senate Bill 576.

I am physically disabled, and I live with Cerebral Palsy. My condition has required me to undergo over 25 major surgical operations, complete hundreds of hours of physical therapy, and procure thousands of dollars in medical equipment. My story is not the exception to disability; my story is the reality of countless Oregonians living with disabilities.

My current enrollment in SSI has allowed me to access OHP at no cost, which has allowed me to continue receiving desperately needed medical care while still being able to attend college and work towards a better future. As a federal program, SSI is income based and will faze out immediately once I can begin working post-graduation; likewise, OHP also has strict income cutoffs.

Knowing that my access to comprehensive healthcare will come to an end the moment I seek gainful employment has forced me to reconcile with the painful reality that my career path, my ability to start a family, and so many other aspects of my life post-college under the current medicare/medicaid eligibility requirements will always take a backseat to my healthcare needs. Under the current rules, I see no path forward for someone who looks like me, walks like me, and feels pain like me. Under current rules, I see no way forward for people with severe disabilities to enter the workforce while meaningfully maintaining their health and well-being. Under current rules, I see no path forward for people like me – people in the disabled community – to walk the steps to the capitol not as citizens appealing for reprieve but as peers and members of this body.

While these income cutoffs make good fiscal sense on paper, they do not make sense for people with disabilities. It is a fact that people with disabilities have a higher need for general and specialized medical services, which carry high co-pays, high out-of-pocket costs, and high deductibles, even with good private insurance. In my view, this amounts to a tax on people with disabilities. Make no mistake; this tax robs disabled people of the opportunity to pursue a better life unbound by the burden of an oppressive healthcare system designed to silence our voices. These increased costs make it harder for people with disabilities to be fully integrated and accepted in society; with more money going to medical care, disabled people have fewer opportunities to purchase a home, or a personal vehicle, get married or have children.

Because of income caps on Medicare and Medicaid, people with disabilities are forced to make the agonizing decision to either remain impoverished to retain insurance or seek employment and a fuller life at the expense of unaffordable or sub-standard care.

Ensuring that disabled people have unincumbered access to affordable healthcare regardless of income is unequivocally necessary to end the disability tax and for the general welfare and prosperity of the disabled community of our great state.

This is why I urge you to support Senate bill 576.