Submitter:	Kate Pfister Minogue
On Behalf Of:	
Committee:	Senate Committee On Health Care
Measure:	SB704

I have have been a nurse practitioner for over 40 years. I am very concerned about not only the people without health insurance but the many with health insurance that is incredibly expensive and too often unusable with its high deductibles (often \$5000,\$6000, \$7000 and more) along with high copay's. This results in individuals not being treated for both basic and serious health problems. I have spoken to over 15 businesses in my rural town, La Grande, Oregon.

Only one of these businesses could afford to get health insurance for themselves or their employees.

One massage therapist has a plan with an \$18,000 deductible. Sixty per cent of bankruptcies are related to health care expenses (and many of these people had health insurance). It is outrageous that this occurs while insurance and pharmaceutical companies take in huge profits. The current move to privatize Medicare resulting in the potential for an insurer to make up to a 40 % profit is an added outrage. Please support this bill and the creation of a governance board to implement the suggestions of the work of the Task Force on Heath Care. Thank you for your attention to this critical issue.