

Submitter: Maryann Beirne  
On Behalf Of: myself  
Committee: Senate Committee On Health Care  
Measure: SB704

Greetings Chair Patterson and Committee and staff:

I write in support of SB 704 to establish a Governing Board to continue the creation of a Universal Health Care Plan for ALL Oregonians.

After being laid off from my job since the company had no new contracts coming in, I entered the job search mode. With an MS in Biology and years of teaching, management, lab research work, publications and authoring a book, if I received a reply for my job application it usually said I was overqualified. After years of unemployment and underemployment, I was participating in a music event when I had a conversation with an audience member who told me she worked in HR. I told her I was looking for a job. She looked at me and said "Do you know why you can't find a job?". I was stunned. She told me that I was over 40 years old and health insurance companies were telling companies not to hire workers over 40 yo because their health insurance premiums were too high. At that point I realized I was a victim of age discrimination but couldn't prove it.

Fortunate for me, I have good genes and am healthy. I got to live for 20 years with no health insurance coverage until I finally aged into Medicare.

It's a scary way to live, especially after experiencing "the joy of 911". I was attending a flower and garden show at the Fairgrounds when I started feeling chest pains. My friend called 911 and I got the "Red Limousine" ride to Salem Hospital. Since the ER docs thought they saw something concerning in my EKG, I was admitted for observation. Three days later and multiple imaging and lab tests were ordered while I kept saying "I have no insurance", the docs decided there was nothing wrong with me and sent me home. That's when the bills started coming in. I got to discover that my local hospital was a major 'shopping mall' with many separate companies charging individually. I was eventually offered to apply for charity care for which I was qualified having no income. That paid for my "hotel stay" and lab companies. The imaging companies would not take payment from the charity fund, nor would the ambulance company. I made minimum payments to keep the collectors away for a while. Over time the ambulance company went bankrupt so no more bills. Then Congress passed a Law stating that collections companies have to have an itemized list of the goods and/or services rendered in order to collect payment. Since the collections company bought bulk debt which was not itemized they stopped asking for payment. That's either called blessing or luck but I took it :-)

Our disease care system in the USA is based on vulture capitalism/profit for profit's sake. This is insane and NOT healthy. We need Universal Single Payer Health Care!!