

Re: HB 2555 Vote YES to Support Fair Pay for NDs

Dear House Health Care Committee,

My name is Khivan Oberoi and I am a licensed Naturopathic Doctor (ND). I have owned my own practice, employed staff and cared for patients for 13 years in the state of Oregon.

This bill reflects why I have had to make significant changes in my practice in the past few years. For nearly 10 years, I have practiced in Portland and Salem, but due to the limited insurance reimbursement of various insurance companies, I have had to close my Portland office. I also had to cancel an insurance contract (Blue Cross Blue Shield) that forced nearly 40% of my patients to decide between paying out of pocket for my services or changing providers. It was heartbreaking to say goodbye to patients I cared for over the years purely because their insurance company wanted to pay me an unlivable wage. Patients shouldn't have to pay insurance premiums AND pay out of pocket for their choice of healthcare provider.

Despite significant inflation rates, nearly all the insurance companies (Moda, Pacific Source, and Aetna) I still am contracted with have reduced my payments. I am increasing the pay of my administrative staff by \$3-5 per hour, paying more for medical supplies and internet and necessary software, while I am being paid less to do the same work I did just a few months ago due to Medicare cuts (by the way, Medicare is a federally funded program and the vast majority of Medicare plans have exclusions against Naturopathic care).

I am a good doctor. I have many patients who have written letters of support for this bill. I do not want to stop practicing. But these pitiful and frankly insulting fee schedules that insurance companies decide (based on who-knows-what criteria) to give us has led me to drop more and more insurance contracts over the years and has me questioning whether this is a viable career any longer.

You have an opportunity to support patient access to care (critical in Salem and surrounding areas, not at all to mention rural areas), support small businesses to stay open and employing citizens, and to potentially increase the number of primary care providers at a time when nearly [1 in 5 Primary Care Providers are planning on leaving medicine.](#)

Thank you for your time and support.

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