

Submitter: Healthcare Hero Living in Poverty
On Behalf Of: Oregon Citizens
Committee: Senate Committee On Rules
Measure: SJR33

Thank you Oregon for protecting our human rights.

We support human rights to CHOOSE who we marry and we support protecting self sexual identity.

We support choosing medical care based on the discussions & recommended treatment between our medical & mental health providers without INTERFERENCE of insurance companies or the government.

Insurance companies deny treatment because they are allowed to do so. Thousands of Oregon citizens are denied work compensation after an injury even frontline RN's/healthcare workers who contracted Covid at work.

I was denied care & financial help after being infected with COVID at work. No one else in my family was infected. I waited 14 months for an ALJ hearing. My attorney informed me before the hearing to the best of her knowledge not ONE NURSE who appealed an employers decision has won a Covid case in Oregon when the employer denied benefits. Is this true? If so, this is appalling.

I had to settle my claim for less than two weeks of my usual pay.

I couldn't afford an expert to testify at \$3,500 when I barely had food to eat.

The state of Oregon because of lack of work protections threw me into poverty. It's a whole new world. Not a good one either.

Delays in treatment approvals made my condition worse. This happens frequently in work comp because Oregon allows employers to deny cases inappropriately .

It is a fallacy most injuries are not valid. The opposite is true. Insurance companies make profits off of delays and denials of treatment. They can bill for work never performed. Fraudulent billing is an expectation and people receive bonuses for work never performed or reducing costs usually by denying claims.

Insurance companies & Third Party Administrators (TPA's) use the current laws and systems to profit off the backs of the injured & sick. They make billions of profit dollars by encouraging fraudulent billing practices and denying/delaying treatment.

Who foots the bills for denied care? The states do.

Solution: enact a presumption of injury for work injuries esp for healthcare workers. Enact a presumption for work injuries pending an appeal of a denial as a few other states have in place.

There is deep insurance cost shifting going on here in Oregon. If I lived in WA or CA, and contracted Covid at work, I wouldn't be on OHP while healing.

My employer would have been responsible. I still might need cardiac surgery from my Covid injury. Not cheap. Surgeries cut into profits.

HERO? ?????my reward for caring for the public & maybe YOU was denial of my employer benefits & the loss of my job.

Nursing isn't looking like a good option to return to given the few protections Oregon currently has in place. Before my injury, I contributed greatly to our economy. My contributions as a tax payer did not matter.

Couldn't get unemployment as I am INJURED. Healthcare people call this "starvation therapy". And it's currently legal. Disability can take years. Why? Insurance companies deny inappropriately.

In addition, healthcare professionals need license protections as most licenses require a certain number of hours worked in order to keep licenses. Hard to work while you are almost dying from just doing your job. Or pay your renewal when your broke.

Suggestion: Waive renewal fees for the injured from a work injury. Help us get back to work, please do not inflict secondary abuses like poverty on us.

We believe in separation of religion & state.

There are public comments on FB by elected officials in Yamhill County NOW targeting Trans people. Other counties have similar problems.

Laws & ethics should govern ALL Oregon elected or appointed positions. There needs to be accountability. Hate crimes should = zero tolerance.

Thank you for listening.

Hopefully, my words will find compassion in your hearts.

Now, take actions needed to protect us all.

Oregon Healthcare Hero