

My name is Michelle Reers, and I live in the Benton area. I'm here to share my experience with debt so you can better understand the burden debt places on folks like me. In 2020, all I truly knew about Covid was that I was afraid, due to a recent illness, that it would kill me or put me on a ventilator. In early February, I contracted Covid without realizing it. It did not kill me but there have been times since that I am not so sure that I am glad it didn't. I was mildly ill for three days. The first time I went for a Covid test was because I could not breathe and there was a constant weight on my chest. For over two years I experienced this and many more debilitating symptoms of what is now recognized as, "long COVID" a disability with protections to allow for work accommodations. Starting April of 2020 the following sent me to a doctor, urgent-care, surgery, or ER: continued breathing problems, heart/chest pains, racing pulse, headaches (presenting after the first vaccination), skin cancer, gallbladder failure, mold poisoning, GI issues & gluten-intolerance, vision and/or neurological issues (odd smells, streaks and spiders in vision, continued headaches), constant fatigue, brain fog, chronic pain, dehydration requiring an IVs, muscle/tendon injuries, and severe depression. I've had EKGs, ultrasounds, catscans, x-rays, blood tests and more. None of the tests could identify what was wrong - on paper I was (and am) a healthy person with a laundry list of symptoms.

In February of 2022 things actually got worse. After I spent a day of work aboard a boat, I woke the next morning, and the next, and the next feeling like I was still on a boat even when I was on solid ground, continuously bobbing and rolling, for over seven weeks. Mal deDebarquement Syndrome (MdDS), is a rare condition that makes you feel like you're moving, even when you're not, leaving me unable to function at work or home for seven weeks. The good moments caused the earth and environment to sway, but the bad ones were like being in a violent storm at sea. My speech was slurred, I could not walk straight, I had to strain to focus. This made it beyond difficult for me to go about my day or even care for myself. It sometimes even appeared to people/customers as though I was under the influence of alcohol or some other substance. Eventually, the symptoms faded, but future encounters with passive motion experiences such as being on a boat could cause the permanent return of this condition.

By this time I was having difficulty with taking care of myself, and was working mostly from home due to my declining physical and at this point mental health. Unfortunately, in the months leading up to the pandemic I had been dealing with mold growth in my apartment. As I could no longer keep up with the maintenance required to address it, mold took over in the walls in several rooms; everything we owned smelled. Some of the symptoms of long covid seemed to have started to lift, but I was now falling over and could not think at all. I started to suspect the mold, and I moved in with my daughter. During the 5 weeks it took to find a new apartment, I still had to pay rent on the one I could not live in. I had to borrow money for a deposit on a new apartment, as I lost my deposit from the old apartment due to the mold. After the move, my health was beginning to improve, but a second round of Covid at the end of October of 2022 further slowed any recovery. My husband and business partner also became ill at that time, and has been dealing with both physical and mental fatigue due to his own illness and taking care of me.

In December 2022 we closed our business. Lingering pandemic-related issues, including soaring product and employment costs, were hard on many businesses, but it was my continuing poor physical and mental health affecting my ability to work, along with the financial pressures of treating our illnesses, that led to closing our retail store. This business was our future, our hopes and dreams, our "first retirement." Battling constant health and financial issues led to severe depression, leading to more financial issues, and exacerbated my health issues.

All told, in three years, I have used most of our income from the business, and our entire savings of approximately \$20,000, just to stay afloat. This includes mandatory health and dental insurance deductibles of \$9770.31 and over \$9000 in co-pays and out-of-pocket costs. We also spend thousands of dollars for prescriptions and necessary over-the-counter medical products. I had been paying about \$800 a month for more than 2 years for our medical and dental premiums and expenses. I was very sick, I could not think straight, and I lived in fear of my student loan payments starting again - which they will in a few months, adding to our financial burden. I'm now drowning in medical debt. My husband and I both need dental work; the estimate for just his work is \$8238 of which insurance will cover \$1500. I haven't gone to the dentist in almost a year, and will most likely have to cancel the needed dental appointment I have waited 6 months for. All of our expenses are now being put on a credit card because we don't have the money, and just recently we have started getting collection calls.

We're trying to restart our business in a new format. I am working from home, due to continued disabling medical issues. I no longer pursue medical help, no matter the symptoms. I am out of savings. We are ineligible for SNAP due to self-employment income guidelines. I am going to be 55 years old with little to no retirement. There have been many dark days, with many dark thoughts. I am really afraid right now of becoming homeless. I try to remind myself that I am lucky; I have a family that helps when and how they are able. I still have a roof over my head, for now. I am healthier and in less debt than so many other people. But sharing this information, just looking at all the bills to present some real numbers, made me sick. I almost did not go through with writing it. I know that whatever I say today will not help me, today, tomorrow, or the next day. I just hope it will maybe help someone(s), someday soon. Let me tell you, no one chooses to go into debt like this. I urge you to protect Oregonians and vote yes on HB 2008 to help folks like me stay on our feet while we struggle against the rising tide of debt.