

April 27, 2008

Dear members of Oregon's House Committee on Rules:

My name is Wally Walls, and I am a labor representative at Kaiser Permanente. I am offering my experience to show why I believe you should support HB 2008.

At age 14, I was diagnosed with Type 1 diabetes. My parents never gave me any kind of financial education, and we had state insurance, so I didn't understand that I'd be kicked off when I got older.

So it was a huge shock when, at age 19, I went to pick up insulin at Safeway, and the pharmacist told me it would be \$750 for a one-month supply of insulin – not even the needles or testing supplies. My state insurance had been turned off. They sent letters to my home address (parents' house), but I had moved out already so I didn't get them.

I was working full-time then, earning \$7.56 an hour, or around \$250 a week. I didn't even have a car. There was no way I could afford to fill the prescription, so I didn't. I had no idea what to do at that point, given that I needed that insulin to survive.

I tried not eating carbohydrates, thinking that maybe my blood sugar would not change. I eventually went into Diabetic KetoAcidosis which is really awful. I went into the ER vomiting uncontrollably; I was in the ICU for 3 days and then stayed in the hospital another 3 or 4 days for observation.

As I got better, I told my story to the nurses and CNAs. They would "forget" the insulin on the table and wink when leaving the room. Looking back and working in healthcare now, I see that they risked their jobs for me.

When the open enrollment period came around for my job, I was able to get insurance through my employer. But I still got hospital bills in the mail. Every day it was a different bill from the period of time when I was uninsured and going in and out of hospital to get insulin. I was trying to juggle paying for prescriptions, plus rent and other essentials.

I fell behind on my regular bills because I was paying my medical bills. Then I stopped paying those to pay the regular bills. I honestly got lost in paperwork and was confused. At 20 years old, I didn't know what to do and didn't have anyone to help.

It was around this time that I got my first credit card. It had a \$1,000 limit. Bills racked up. I lost my cell phone. Then I couldn't pay off the credit card and it was turned off.

It was at this point that my unpaid bills went to collections and the real nightmare started. These companies were aggressive. Later in life, I worked for Wells Fargo in overdraft protection and learned that they were saying stuff to me they shouldn't have been saying. They should not have badgered me and belittled me into paying.

I made payments on the debt, but it was never enough. In fact, once I mailed in as much as I could afford – but not a full payment. They actually sent the partial payment back. They told me, “You have to pay in full or we will start garnishing you.”

At that point, money started getting taken out of my checks. They took all my money. I don't remember hearing anything about a court hearing, even if I had been able to go or know my rights. To even hope to have enough money to get by I got a second job at Burger King, closing shift from 6pm to 1am, on top of my full-time job at a dog kennel from 9am to 6pm. I was young, so I could do it. Honestly, I could never do that now at 34. Somehow, I did that for a full year – I wouldn't wish that upon anyone.

While I was eventually able to pay off a lot of my debt, I still had unpaid medical bills looming over me. I needed a fresh start and decided to file for bankruptcy. I got my first car a year ago, and I am finally building my life and credit score up so I can get a home.

I wanted to be a responsible person, nothing like my parents, but I didn't have the guidance to know how to manage my medical condition and my financial situation as a young adult. I understand garnishment is a necessary evil, but I think my life would've been totally different if they just had taken a little at a time.

I hope that you will support HB2008 to allow people to stay in their housing and keep food on the table while still taking steps to repay their debts.

Thank you for reading this, and I hope you'll support the bill.

Wally Walls