

House Committee on Health Care

Dear Chair Greenlick and Committee Members,

RE: HB 3391 – Adds health benefits to statute requirements.

I am STRONGLY IN OPPOSITION.

There's a fundamental principle that has been the downfall of the Affordable Care Act. That is you pay for what you get. This bill adds a lot of expensive benefits that even if none of them were ever used, it would raise the cost of insurance significantly because insurance companies have to price for use.

The focus should not be on adding benefits, but how to cut costs to insure more people. This bill flies in the face of any cost cutting. Health insurance premiums already match new car payments. It even requires full coverage without any type of cost sharing and payment for out-of-network services.

The benefits listed puts a heavy burden on individuals that would have no need for the benefits. True cost-sharing is spreading the cost among the population that would need or chose the coverage. None of these benefits would be desired for people within 10-20 years from retirement. It's at that point when we want to invest in long-term care and other high risk diseases associated with aging. Males are also disadvantaged in most of the benefits listed.

The jealous desire for coverage of social and sexual conditions is encouraging a laissez-faire attitude on personal responsibility for living health lives. Establishing protections for abortion facilities and abortions at any stage is also irresponsible and costly as a covered benefit. To not acknowledge any protection of unborn viable children is legislating murder.

Please vote NO and keep health insurance premiums at a minimum.

Donna Bleiler
Marion County