

my name is shea. i live in ashland with my husband and children. we moved here from louisiana 2 yrs ago because we wanted our children to be free and not have to hide any part of themselves. we love it!

several years ago, i was diagnosed with crohns. i probably always had it, but did not receive a diagnosis until my 30s. i became very ill, almost dying twice from bowel obstructions. this required lots of surgery, hospital care, and home health visits. i was so sick i had a permanent port placed to receive i.v. nutrition. this period of illness lasted for almost 3 years. i had health insurance through my husband, who worked as a registered nurse at the time. (i am also a registered nurse, but obviously wasn't able to work.) after all charges had been processed with my insurance and all payments rendered, we were left with staggering medical debt. even though we had insurance, our policy holder had ultimate discretion on whether they would reimburse and how much. several hospital stays were rejected for one obscure rule or another. despite multiple appeals, we were left with the balance of tens of thousands...most likely more. we decided to file bankruptcy. we knew it would leave a lasting mark on our credit and therefore our lives, but we did not want to leave our kids with our debt.

fast forward to 2017 and our relocation to ashland oregon. my husband is now a nurse practitioner and earns a good salary. we believed we would be able to afford health insurance, until learning our out of pocket costs would be over \$1000/mos premiums, \$12500 deductible, and various copays. we went without insurance for a year. in 2018, my husband was hired by a new employer and received a raise. we believed we would be able to afford health insurance now. then we learned the costs. the new policy premiums for a family would be \$1200/mos, \$12500 deductible, \$80 medicine copays, and other various copays. we decided to just cover my husband and children, leaving me uninsured. this reduced the premiums nearly \$400/month. we do not qualify for any government assistance or subsidies. thankfully my health has been great since moving to oregon.

healthcare is a right. its right there in the constitution..."life, liberty, and the pursuit of happiness". how can anyone have any of those if they're sick and in debt? for profit healthcare is unethical. one should not have to pay someone to save their life. one should not have to fight their insurance company while they're sick. one should not give up home ownership or college education because they needed medical treatment.

i'm lucky. i have a medical degree and have a husband who is a nurse practitioner. my children are healthy. not everyone is as lucky. its time to end our for profit healthcare system and finally demand every person receives healthcare whenever they need it and without the fear of bankruptcy. i hope oregon will lead the way in championing healthcare as a basic human right. if our citizens are sick, our society breaks down. with healthy and happy citizens, we will be able to face and solve the profound problems our nation faces and leave the world better for our children.

thank you

