

To Chair Monnes Anderson and Committee Members,

I have been a physician practicing Urology in Oregon for more than 20 years. I have long been an advocate for universal health care provided as a public good. There is no reason for people living in our beautiful and prosperous state to not be able to get the health care they need, when they need it, due to the barriers erected by our profit-driven system for financing health care. Those of us who provide health care should be able to do what is best for our patients without arbitrary barriers set up by financial middlemen-the insurance companies-questioning our professional judgment, wasting everyone's time, and hoping we will just give up so they can have greater profits by not paying for care. The administrative waste in our current system is phenomenal, enough to provide comprehensive coverage for all Oregon residents, and dealing with it saps the morale of providers. But the everyday administrative hassles of prior authorizations and appealing claims denials pale in comparison to caring for patients who defer recommended care because they can't afford it, or go bankrupt paying for it, or die from delay in care. I can give you many examples, but a telling one is the story of my office RN. My private practice provided good insurance (after all, it was my insurance as well) and I paid a competitive salary. Her son developed a serious infection and had to be life-flighted to the Children's Hospital for an ICU stay. Fortunately, her son recovered completely, but her family had to declare bankruptcy.

Insurance has never been a good way to pay for health care-something all of us need at some point in our lives. Health care is a human right, and we need to join the rest of the civilized world and provide it to all residents in the same way that we provide fire and police protection. We can afford health care for all Oregonians. We are already paying for it-through taxes (for the more than 50% of health care spending through government programs like Medicare, OHP, VA, Indian Health etc) and insurance premiums, deductibles and copays-but we are not getting value when so many of us are uninsured or underinsured. We need comprehensive health care for all Oregon residents with no financial barriers, ideally paid for by progressive taxes. Universal, government funded health care will be a boon for Oregon businesses, who can stop providing health insurance as a benefit and join a level playing field with businesses around the world who don't have to either. As a provider, I am not worried that I will lose out in a single-payer system. In fact, providers stand to gain by not having to have multiple employees to process insurance claims with multiple entities, and not having to provide health insurance to their employees. They will also no longer have to provide uncompensated care treating the uninsured or being unable to collect the high deductibles their patients can't afford.

The Universal Health Care Commission is needed to create the path to single payer health care for all Oregonians. Single payer makes economic sense. It is also the right thing to do because it is equitable. No more Oregonians should die because they can't afford health care.

Respectfully submitted,

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