

To Chair Monnes-Anderson and Committee Members:

Healthcare=Life! SB 770 "Health Care for All Oregon Plan"

I found I had stage 1A cancer eight years ago at my yearly checkup at Planned Parenthood. I've been working since 1974 in Oregon. I was shocked my current employer (new boss) of 13 years at the time, said "I should quit," instead, the committee over-ruled him and suggested I work part-time from home. After my operation, 2 chemo and 10 radiation treatments, I stopped treatment early due to the yearly renewal of my insurance coverage out of pocket costs (\$3000) that I could not afford with my repayment costs, and lower income. My employer stopped my medical coverage. Thankfully, my husband's employer's insurance covered me. It took me 2 years to pay my part of medical costs of \$300 a month.

At the time, between my husband's recent lay-off with poor health, we went on Cobra insurance of over \$900 a month (more than our house payment). When Cobra ended, I was without medical insurance for over a year due to preexisting conditions, until ACA. I paid my general practitioner for my yearly well-checks out of pocket. My thyroid and high blood pressure meds I purchased through Walmart's reasonable priced program of 3-month supply for \$10 each.

Due to family circumstances that arose (husband's lung transplant*/divorce), I found myself at 57 years old working as a caregiver, with low pay (\$10 hr), and the employer did not supply health insurance. I qualified for ACA, SNAP, then eventually went on Oregon Medicaid coverage (OHP).

Thankful now with ACA coverage with a high deductible for affordability as a retiree until I reach 65 years old.

*My husband's lung transfer costs in 2013: we had to sell our home to use our equity to cover medical costs (he was on Medicare/AARP). We bought a used RV (1995: the RV park reluctantly approved the age of RV (after purchase we found that RV Parks have a 10 yrs age max) only due to him being a medical patient) to move to Seattle for his transplant for a year.

Our approximate out-of-pocket medical and prescription costs \$50K (one month we paid over \$1800 for presc). The finance department at UW looked at our savings from our home equity and considered it our regular savings and said, "Pay the bill!"

The Seattle Dr Mulligan at UW Medicine would not allow him to see his capable Pulmonologist Dr Mahadeven in our home town (Springfield OR) for checkups. (We called the Portland pulmonologists and they wouldn't see my husband when they heard Dr Mulligan's name) We had to drive weekly to Seattle for over 4 months and pay for a hotel out of pocket.

All developed nations care for their people's medical coverage with an increased tax base beginning in 1912.

US ranks 25* out of 34 nations (*prior to 2018 tax break for the wealthy).

Most developed countries use public, not private coverage.

Our country demands that anyone that has a 'Vehicle' must have insurance and home insurance. We pay for insurance, but most do not have to use. We must require that our taxes pay for health care and have the tax percentage set amount per our income.

Our country needs to cover the most important asset for the country: Humans!

Oregon's Health Care for All Oregon Plan would be a great plan for the hardworking individuals that make our state healthy and thriving! Oregon can be the leader of our nation in health care!

No one should go into debt: lose their savings, their homes, their lives. . . choosing between life or death.

Sincerely,

Kimberly G Harris

PS: Soon, we need to address our employers that do not cover benefits and a living wage. As I experienced in later life as an employee of poor pay, and no benefits, that I qualified for SNAP and OHP. Any person who works full-time should be able to afford all their needs, afford to purchase a home, afford childcare, save for college for their children, and savings for the future, as our parents, and those of us early on were able to do in the past even with a one-wage earner. . .

"Nationally, one would have to earn \$17.90 an hour to afford a modest one-bedroom apartment or \$22.10 an hour for a two-bedroom rental."

An American worker needs 2.5 full-time jobs to afford a one-bedroom apartment with minimum wage.

https://www.washingtonpost.com/news/wonk/wp/2018/06/13/a-minimum-wage-worker-cant-afford-a-2-bedroom-apartment-anywhere-in-the-u-s/?noredirect=on&utm_term=.4576f6165a83

<https://bigthink.com/stephen-johnson/report-minimum-wage-jobs-cant-pay-the-rent-anywhere-in-us>

<https://www.businessinsider.com/minimum-wage-worker-cant-afford-one-bedroom-rent-us-2018-6>

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Respect all living beings ~

The greatness of a nation can be judged by the way its animals are treated. --Gandhi