

For the record, my name is Lindsey Goodwin-Grayzel. I live in Portland, Oregon. In 2008, my husband started small business called ReRack, which today employs 30 people. When the Affordable Care Act was put in place, ReRack began to offer health insurance to our full time employees through a group plan, paying for 50% of the premiums. The Affordable Care Act was a blessing for both our family and our business. Before the ACA our family paid top dollar for catastrophic coverage on the open market while many of our employees went without health insurance at all. With the new ACA requirements on health plans, we paid a lower premium for a plan that covered preventative care at no cost, and doctor visits, lab tests, prescriptions and imaging were offered with a reasonable co-pay without first needing to pay a high deductible. Unfortunately, over time, the conditions of our group plan have gotten much worse, while the premiums have steadily risen year after year. Our current plan still covers a visit to the doctor with a copay, but any lab work, imaging, tests or simple office procedures must now first be applied to the deductible, which is \$3,500 per person. Last year our son went to a pulmonologist specialist to determine why his asthma medication wasn't working. The specialist copay visit was \$70, which we expected. The pulmonologist referred him to a cardiologist in order to rule out possible heart problems. We expected the additional \$70 copay for the cardiologist, but we were also hit with over \$2,500 in costs for stress tests that the cardiologist administered. The effect is to question the recommendations of our doctors, and delay, defer, or ignore minor medical issues for fear of big bills.

When the pandemic hit in the spring of 2020, we closed the ReRack stores for two months and since reopening have been operating by curbside pickup and appointment only. Labor expense is by far the largest financial obligation of the business and maintaining full employment under the financial stress from the pandemic would have caused the business to fail. We scaled down the workforce with temporary layoffs, but also realized that we could not, in good conscience, cause any of our employees to lose their health insurance coverage during a pandemic. ReRack continued to pay 50% of health insurance premiums for laid off employees and has since been able to hire back our work force. We consider ourselves extremely fortunate, as many businesses have simply failed. Many people have lost their employment and their health insurance during a pandemic. This is a crazy system. Access to reasonably affordable health care should not be dependent upon your job. The health care industry should not be creating profits for investors while people delay or deny healthcare for themselves and their loved ones. I am hopeful that a public option in the marketplace could help to keep premiums affordable until we have in place a national Medicare for all system that is so desperately needed. Please support a public option for Oregonians by voting to support HB 2010.

Lindsey Goodwin-Grayzel