

Re: SB 5510

April 12, 2021

Sent via 2021 Regular Session Testimony Submission Form

Dear Chair and Members of the committee,

On behalf of Project Access NOW (PANOW), I write to express gratitude for your consideration of House Bill 5510 to fund the Department of Consumer Business Services and the Oregon Health Insurance Marketplace. PANOW is a non-profit in the tri-county area with a mission to improve our communities' health and well-being by creating access to care, services, and resources for those most in need. We offer a suite of programs that promote access to care and social services, regardless of an individual's insurance status or type. Across all programs, our clients are largely low-income, from immigrant populations, non-English-speaking, and/or undocumented.

Our Outreach, Enrollment, & Access Program is a proud grantee providing Marketplace and Oregon Health Plan application enrollment and navigation assistance. Our team also conducts outreach targeting low-income individuals and families to provide education regarding coverage options and to improve health literacy. Since July of 2020, we have completed over 300 applications, representing over 450 individuals, for coverage through the Health Insurance Marketplace. Most of these individuals are below 300% of the federal poverty level. A significant portion are just over income for OHP or below the 138% federal poverty level limit for adults, however are unable to enroll due to their immigration status. Without our assistance, made possible through the funding, training, and ongoing support of the Oregon Health Insurance Marketplace team, many of these individuals would not have known they were eligible for coverage, much less known how to apply and enroll.

I would like to tell you about Mirna. She is an immigrant from Venezuela and came to the United States with her husband and a suitcase. Mirna was recently diagnosed with cancer. With the help of our trained application assisters, she was able to enroll in a health insurance plan through the federal marketplace with advanced premium tax credits and cost sharing reductions to lower the cost. We were able to find additional financial aid resources and guide her through the complicated health insurance system, a feat even English-speaking non-immigrants struggle with. She is now pending an appointment with an oncologist, and in her words "at a time when everything was dark, they provided light. The impact of economic assistance has allowed us to organize our priorities. They also guided us on this path giving us knowledge to better understand the system and how it works, offering it at any time and in the most attentive and humane way."

At the beginning the COVID-19 pandemic the marketplace team was quick to provide information and updates making it possible for our team to operate completely remotely at full capacity within days of the release of social distancing guidelines and prior to the March 23rd, 2020 Stay Home Executive Order. Communities of color and immigrant populations already lacked access to resources and information and this pandemic has

exasperated these disparities. Through ongoing support of the Marketplace team, we, and other organizations like ours are able to continue reaching vulnerable communities. We understand the impact of health care coverage on health outcomes, and we **are supportive of Senate Bill 5510 which would allow this important work to continue.**

Thank you,



Elizabeth Solares-Solis
Outreach, Enrollment, & Access Program Manager
Project Access NOW