

Dear House Committee on Health Care,

I am writing in full, enthusiastic support for an amendment to Oregon Constitution establishing obligation of state to ensure every resident of state access to cost-effective, clinically appropriate and affordable health care. I have recently been faced with the complicated and unaffordable situation of acquiring healthcare. I have been unemployed for the past year and on OHP, which, while sometimes tedious and not always open to the best care, has served my basic medical and dental needs without the burden of large premiums and unaffordable deductibles. After a year of searching, I was able to find a good job that pays what I need to get by, but does not offer medical benefits. I was faced with the option of joining my partner's employer based insurance at \$630 per month (completely unaffordable for our family) or look for insurance on the Affordable Care Act Market Place. After subsidies, the marketplace still left me with a \$300+ premium with insurance that still required co-pays and deductibles. I was looking at \$400+ per month for insurance that I could actually afford to use. That would be a quarter of my net income. I have student loans, credit card bills, car loan, and more on top of rent, utilities, phone, food, etc. That's just too much.

Additionally, my partner and I are soon to be married. Currently, her five year old son receives health care through CHIP. Once we are married and I start my new job, he will lose his insurance because we, a household of three, make a measly \$70,000 per year. In fact, we can only make about \$52,000 combined for him to keep his insurance. Can you believe that? Again, to add him to his mother's insurance would be \$630/month. In what world does a child lose his insurance because his parents narrowly make an affordable living? How can we afford a mortgage, health care for three and all of our other everyday expenses? We live a modest life. We're looking to purchase a very modest home once I have settle into my new job. I'm pushing 40. Should I forego health care so that our five year old does not have to give up his? Should I turn down this job so that I can stay on unemployment and he can stay on CHIP? Because apparently it's easier to be dirt poor in America/Oregon in 2021 than simply poor or middle class. No child should lose health care do to cost. No parent should have to choose between his/her health and taking care of his/her family.

In 2021, in the richest country in the history of the earth, health care should be a guaranteed right for every person. This is not a radical ideal. This is the point of society progressing. Our humanity must keep pace with our technological, medical and financial capabilities. Politics must lead the way to universal health care. Oregon can lead the way for the nation. That can be our legacy. I was born in Klamath Falls and grew up in Lincoln City. I've lived all over the country but have always returned to Oregon because of the community that lives here, one that believes our beaches belong to the people, one that believes in more than the status quo. It's in our history and in our souls to take care of each other. We must take the next step to ensuring that all Oregonians are guaranteed that the one thing that matters the most, their health. Because without that, we truly have nothing. This past year has taught us that, if nothing else.

Cordially,

Michael Harrington