



February 11, 2021

TO: House Health Care Committee
FR: Maribeth Guarino, Health Care Advocate, Oregon State Public Interest Research Group (OSPIRG)
RE: In Support of HB 3108, Access and Affordability to Primary Care

OSPIRG is a statewide, citizen-based, public interest organization representing thousands of Oregonians, and we support HB 3108.

Health care costs too much and delivers too little for Oregonians. The amount of spending per person increased an average of 6.5% annually from 2013-2017,¹ and insurance premiums have risen 71% since 2014.² We have to find ways to ensure Oregonians have access to care without driving up costs.

HB 3108 ensures access to primary care regardless of cost or insurance status, two expensive barriers to getting care. With 59% of individuals underinsured, meaning their deductibles and out-of-pocket expenses constitute a large portion of their annual income, providing primary care visits without co-pays or other associated costs lowers barriers to primary care.³ Without the cost barrier posed by co-pays, coinsurance, and deductibles, individuals and families won't have to cancel, delay, or avoid doctor's appointments - practices which can lead to worsening conditions and make them more expensive to address down the road. Rather than postponing care until the problem requires going to urgent care or the emergency room, there will be more opportunities for preventive care and treatment without fear of crippling medical bills.

This bill will help reduce costs by improving access to care and help us prioritize the health and well-being of Oregonians. I urge your support for HB 3108 and thank you for your consideration.

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<https://www.oregon.gov/oha/HPA/HP/HCCGBDocs/Cost%20Growth%20Target%20Committee%20Recommendations%20Report%20FINAL%2001.25.21.pdf>

² Analysis of insurance rates is based on average benchmark premiums for all approved carriers on the Marketplace from 2014 to 2021. Past filings are available on the [Department of Financial Regulation's Website](#), through the SERFF system.

³ <https://www.oregon.gov/oha/HPA/ANALYTICS/InsuranceData/2017-OHIS-Underinsurance.pdf>