



February 10, 2022
Oregon House Committee on Health Care
Testimony in Support of HB 4035

Dear Chair Prusak and Members of the Committee,

Thank you for the opportunity to provide comments on House Bill 4035 “requiring Oregon Health Authority to study and make recommendations for options to improve access to or lower cost of health care in Oregon.”

My name is Laura Packard, and I am founder of the non-profit Health Care Voices, organizing adults with serious medical conditions. We are a proud part of the A Public Option for Oregon Coalition. I am also a stage 4 cancer survivor, and the care I received through my Affordable Care Act insurance plan saved my life.

On behalf of adults with serious medical conditions, the fate of this bill is critical. HB 4035 would not only serve to help cover hundreds of thousands of Oregonians in danger of losing their health insurance and access to care through Medicaid redetermination with a bridge plan (aka a public option for low income Oregonians), it would also create a state-based marketplace – key to further reform efforts in Oregon and expanding a public option in the individual marketplace.

We support HB 4035 and the steps it takes to move toward lower costs and better coverage. Too many Oregonians are priced out of care today. [In 2019, at least 60% of Chapter 7 and Chapter 13 bankruptcy filings in Oregon included medical debt.](#) And [nearly 4 in 10 Oregonians reported taking at least one detrimental action, such as delaying or cancelling doctor's appointments or skipping prescribed medications](#) due to cost. HB 4035 provides a stepping stone to lower the costs that some Oregonians pay for their insurance and needed care.

A state-based marketplace would better help Oregonians now, which can make it easier for people to maintain coverage or transition off of Medicaid. It also would give Oregon the flexibility to respond to state needs, including special enrollment periods so consumers are not as limited as to when they can get coverage. Colorado has benefited from this, including a special enrollment period now for people impacted by wildfires.

A bridge plan, or a health insurance public option for low-income individuals, will help Oregonians that need it most - those who are losing their coverage at the end of the public health emergency and those who typically churn in and out of state coverage options. Especially for people in treatment or with chronic conditions, reliable health insurance is a critical need. It also can be expanded to cover more Oregonians in the marketplace, as too many at higher income levels with costly medical conditions still struggle to pay for their health care.



Putting these plans (a state-based marketplace and a bridge plan) into development now will prepare us to be more responsive to Oregonians' health care needs in the future. They will help us lower costs and improve the health care coverage that so many Oregonians desperately need.

Sincerely,

Laura Packard
Founder
Health Care Voices