

Submitter: James Lee
On Behalf Of:
Committee: Senate Committee On Human Services
Measure: SB576

I fully support this legislation, and have very detailed reasons how this not only makes people with disability have dignity, but also allows people with disabilities to strive for greatness and achieve anything an able body person can do if given the tools. Currently, I am a C5 incomplete quadriplegic which means I am paralyzed from the chest down. I require someone to help me get out of bed every morning, being showered, and then being bowled and bathed. Currently those are not included in any healthcare costs because they're considered not medically necessary. Just that cost is already over \$2500 a month. That just gets me ready to get out the door. I'm a full-time realtor and when I first was injured I had 24 hour care. That was because I was married. So I had a wife at home during the evenings plus I was able to afford a caregiver from 8 AM until 9 PM. Having this care allowed me to be successful with my real estate career because I was able to go out and do everything that I used to do prior to my injury. Unfortunately, now that I am divorced and solely responsible for all of the expenses associated with my care, plus losing the health insurance benefit packages that I was receiving from my wife at the time, has had considerable changes in my ability to work. Prior to losing full time care I grossed 116k 2 years after my injury because I could afford 6k a month in uncovered care cost. Fast forward to now and I'm already tapping into my 401k with substantial tax burden, and I am living with my 62 year old parents requiring most of my care. I'm terrified about getting on Medicaid and living below the poverty line. Not to mention in order to do so I would be required to liquidate all of my assets, 401k, whole life policy, cash, home and etc. I'm allowed to keep only \$1,200 a month of my \$2,300 disability check and my food and shelter cannot exceed this amount.... Have you seen rent? Have you seen food prices? How can I possibly live off that? Plus I can only keep \$2,000 in an account at anytime and if I do exceed it the benefits will be taken away. So where's the initial initiative to start working? If I start working, and I have a special needs trust. The first thing Oregon is going to do is take away everything that they provided me. And of course, Oregon will build me at a much higher rate than what I could find a live in caregiver for. So you're in this habitual state of how do I succeed in life when I know, I need to retain my services for a duration while I get my feet underneath me. Not to mention that I have just liquidated everything I own and now I have nothing. I'm starting over because I had a catastrophic injury that took place and I was fully insured by my healthcare. I don't see how that is fair? I don't see how it's not fair others can work while we cannot. I ask you if you think it's fair? I ask you do you know if your insurance coverage will be there for you when you need it? I hope this is the beginning of a working collaboration between decision-makers and constituents in your community that are willing to help solve these problems. Thank you for taking the time and I hope together we can make a better system.