

Submitter: Kathryn Carr
On Behalf Of:
Committee: Senate Committee On Health Care
Measure: SB704

Good afternoon, my name is Kathryn Carr, and I have lived in the Portland area for 20 years. I am a medical provider with nearly a decade of experience navigating the health insurance industry while supporting my patients to have better health outcomes.

Personally and professionally, I support SB 704 to establish a Universal Health Plan Governance Board and which would direct the board to create comprehensive plan for implementing Universal Health Plan beginning in 2027.

After working on health policy issues in Washington, D.C., I wanted to continue supporting health outcomes directly and attended medical school. As a student, I purchased the school recommended health plan covering emergent care.

Unfortunately, I missed a provision barring coverage for emergency care related to chronic illness. One February, I was immobilized with pain, and my physician recommended a visit to the emergency room. One night's stay along with diagnostic imaging would cost me \$10,000.

Before I graduated and when I recovered from my emergency room stay, I worked part-time to begin paying off the emergency room bill. I also found a more expensive health insurance plan that would hopefully limit large surprise medical bills.

As a medical provider, I painstakingly review every patient's health insurance information to inform them as much as possible of the expected costs of their procedures, in addition to sharing with them how to ask specific questions to their insurer before prescribed procedures. As much as possible, I want everyone to be well informed instead of being hit with an unexpected medical bill while recovering from an illness.

Today, my husband and I are self employed and pay a large monthly insurance premium, which increases between \$100-\$200 annually for less coverage every year. I still must set aside funds for regular colonoscopies per my physician's care plan, which is not covered by my insurance due to my age, though it prevents emergent care and monitors and removes cancerous polyps. This is just part of being an American today.

We can all agree that healthcare costs are increasing faster than most Americans and American business owners can afford.

I support SB 704 because as an informed consumer and medical provider, our current system leaves many of us paying more for less coverage. We can have a system that allows for patients to follow their physician's plan of care but only when all of us are able to access it.

Thank you for your time and consideration.