



## **Testimony in support of Senate Bill 704**

Melissa Busch RN, BSN

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Chair Patterson and members of the committee,

Thank you for the opportunity to offer testimony in support of Senate Bill 704. My name is Melissa Busch. I'm a Nurse currently work in Home Health in my community represented by Senate District 16. I spend my days visiting patients and their families in their homes to help them manage chronic illnesses, navigate life with disabilities, recover from surgeries, cope with terminal diagnoses, and in many other capacities. I care for patients and their families in some of the most vulnerable times of their lives. In my 15 years of experience in healthcare, I have come to realize the incredible need for a comprehensive Universal Healthcare program for every Oregonian.

As a Nurse, both in community based care and in the years I served in the hospital, I have seen countless patients of all ages, backgrounds, and socioeconomic statuses that have delayed care or deferred care due to concern over costs they would incur. As copayments, deductibles, and out-of-pocket maximums sky rocket, even families of more than modest means make healthcare decisions not based on what is best for their health or what is clinically indicated, but based on fears of being impacted by healthcare debts. These impacts are even greater on our most vulnerable communities and create disproportionate negative outcomes for communities of color, working-class communities, and rural Oregonians.

I have recently been caring for a patient who's story has stuck with me. He is in his 50s and was widowed after losing his wife to cancer many years ago. He overcame that loss, raised his son and daughter, worked full-time in an active job, was financially stable, owned his home, and enjoyed spending time with his fiancé, his now adult children, and young grandchildren. Then about two years ago he become suddenly ill with severe abdominal pain, ended up in the emergency room, then hospitalized and critically ill for nearly 6 months with multiple surgeries and complications. I came to know him after he'd finally made it home from 3 months of physical rehabilitation, still severely debilitated with complex medical issues and struggling to recover and return to his previous life. During this time, he was unable to return to work, not yet qualifying for any disability benefits, and far over income for any assistance. He and his fiancé separated. His adult son was struggling to balance work and helping care for his dad. My patient shared with me that he'd wiped out his savings account, and was down to only \$1,000 left to his

name. He was terrified what was going to happen as the bills from his hospitalization and post-hospital care continued to roll in. His only “saving grace” was an inheritance that came in from his father who had passed away. But, rather than taking that inheritance to invest in his family, his home, or the community, he spent nearly all of the \$100,000 that was passed down to him on paying off medical debt. Some would say he was “lucky” to have been in a position to pay at all. Many of these stories end in being forced into bankruptcy or in people losing their lives to avoidable illnesses or complications due to avoiding a hospitalization in the first place.

As Oregonians, is this really how we want our residents, *your constituents*, spending their hard earned money or worse yet losing everything they have? We can do better. We have to do better. I strongly urge your support of Senate Bill 704, so we can work towards an affordable and equitable healthcare system to meet Oregon's constitutional obligation and Oregon's goal of health equity. Thank you.