

Submitter: Adam McBride-Smith
On Behalf Of:
Committee: Senate Committee On Health Care
Measure: SB704

I'm writing in support of SB 704, and in support of a robust single payer healthcare system for Oregon. About seven years ago, my wife was diagnosed with multiple sclerosis. Shortly after, I lost my job, and with it the health insurance plan that had covered both of us. This left us with only the ACA marketplace to turn to. In the following four years, we went through five different insurers. One company went out of business, dumping its customers almost overnight. Another increased its prices at an unaffordable rate from one year to the next. Two others restricted their already narrow networks, forcing us to look elsewhere for coverage in order to maintain access to my wife's neurologist and other specialists. It should come as no surprise that this kind of "churn" - so common for underinsured Americans - is terrible for your health. It is stressful, it leads to sleepless nights, and it leads to delayed or deferred care. Most medications for MS cost around \$60,000 a year - an overinflated cost that would almost certainly be lower if we had a single payer provider that could negotiate with drug companies to bring down costs (as happens in most industrialized countries). Insurance will cover part of that cost, leaving patients to scramble to cover the rest until they meet their (ever increasing) deductible. But what will insurance companies not cover? Basically anything else that is needed to live a normal life as a person with chronic illness and disability. A power chair or assistive walking device? Not covered - or not in any meaningful way: the range is so narrow and inadequate as to be a joke. Physical therapy after my wife had a fall at work, a result of not having appropriate mobility aids? That was only covered after a long wait, weeks of back and forth, and then only for eight sessions in a three month period. A ramp for our house or an accessible vehicle? Not covered, of course. Now, we could apply for assistance under Medicaid. For many people with disabilities this means quitting their jobs, spending down their savings, and potentially divorcing their partners to meet income requirements. In our case, it simply isn't possible - my wife is a green card holder and divorce would mean losing the ability to stay in this country. And what an awful choice to have to make. And yet it's a choice that so many Americans with chronic illness and disability face. The American healthcare system is uniquely cruel, fractured, inadequate, expensive, and inequitable. COVID made it abundantly clear (at an enormous cost of human life) that we are facing in the wrong direction. We must begin moving toward universal, public, single payer healthcare, paid for by progressive taxation and free at the point of service. It's what most decent, industrialized nations do. It's what the US must someday do. SB 704 represents a chance for Oregon to chart a better course for the rest of the country. I urge you to support it.