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On Behalf Of:
Committee: Senate Committee On Health Care
Measure: SB704

PLEASE support SB 704. Prior to the Affordable Care Act, I literally had to IMMIGRATE TO CANADA to be able to access healthcare.

(And not even because I have some expensive medical condition — I applied for health insurance through Kaiser during a year in which I had been rear-ended in a minor car accident, and I was denied on the basis of having had around 10 medical appointments that year. When I tried to buy insurance from a different company, the application asked whether I had been denied health insurance in the past. A broker then confirmed my worst fear: that because I had a “hard denial” from Kaiser, no insurer would sell me health insurance.)

Things are not much better now under the Affordable Care Act. Yes, I was able to return to the United States and be back with my family, because now I am able to buy health insurance. But the costs are outrageous: \$650 per month for insurance plus a \$2000 deductible plus 20% co-insurance, making my healthcare expenses nearly \$10,000 per year — meanwhile my take-home income as a self-employed mental health therapist is only about the equivalent of a \$50,000/year W-2 job.

And cost is not the only issue: the limited number of “in-network” providers also really limits my access to care. Multiple times my healthcare providers have referred me to specialists who are a good fit for my particular needs, but I have not been able to see them because they are not “in-network” with my plan. And often they actually are contracted with my insurance company, PacificSource — but PacificSource refuses to include them under my marketplace network. Limited provider networks also create significant time costs, like when the PacificSource advice nurse recommended that I go to urgent care and I had to spend 1.5 hours during my workday calling urgent care centers that are “in-network” with my plan until I could find one that had a provider on shift who was also “in-network.”

These ongoing limitations to accessing care have led me to seriously consider moving back to Canada, where I was able to access top-notch care at zero cost (well, aside from the approximately \$300 per year that I paid in taxes toward the healthcare system). I miss the days of being able to go to any healthcare facility in the province. I miss the days of being able to see whatever healthcare provider is most appropriate to my needs. I miss the days when cost wasn’t my first consideration in deciding whether to access medical care. And I miss the days when health insurance didn’t eat up an outrageous percentage of my take-home income.

I hope so deeply that one day soon all Oregonians can enjoy the higher life expectancy, better health outcomes, vastly reduced financial strain, and tremendous peace of mind that comes from being a member of a universal, single-payer healthcare system. Please support SB 704 to help make this a reality.