

**Testimony of Derald Lemke – Stanfield, OR
In Support of House Bill 3242 & 3243**

Chair Holvey and member of the Committee, my name is Derald Lemke. I served my country in Marine Corp and worked for the City of Portland in construction building storm sewers for 33 years. I'm here today to urge you to stop giving insurance companies special privileges by allowing them to take advantage of people, especially when they're down and fighting something like cancer like I was. Simply put, companies like that, don't belong in business.

My story is pretty simple and unfortunately, I know I'm not the only one who's experienced this kind of treatment. My cancer journey started in March of 2021. I discovered lumps on each side of my throat but thought nothing of it really. Nothing hurt, but the lumps weren't going away so I took a trip to the doc. Three to four months later at OHSU, they found a tumor under my tongue and a cancerous lymph node. When they went in, they took out 17 lymph nodes and a saliva gland from my throat. After the main surgery I got an infection. Five days later, I was back in the hospital fighting off the infection. As soon as I was well enough, off to 30 days straight of radiation I went. It made me so sick. I had so many sores in my mouth I couldn't eat, so I had a feeding tube in my stomach so I could get nutrition for at least 5 months.

All this time, while I was in the worst state of my life, my wife was scrambling to keep my spirits up and the bills covered. She remembered I purchased a supplemental cancer policy with American Income Life Insurance Company when I was 49 years old, just in case. I'm 71 years old now. So, I had been paying on this policy – and I'm still paying on this policy – for 22 years. Do you think they did the right thing when I needed them most? Absolutely not. They instantly denied my claim saying I had to show the cancer was “malignant” even though my pathology clearly stated I had squamous cell carcinoma, which showed my cancer was, in fact, malignant. The adjuster wouldn't budge. Not even the removal of my lymph nodes passed muster.

I received denial letter after denial letter. They were condescending and designed to make me feel small and stupid and wear me down so I would give up. But they didn't know who they were dealing with. Marines don't give up! I hate cancer and I hate that I'm still fighting this claim to this day. In my case, Medicare came through to cover the medical bills. I'm thankful for that. But why the heck did I faithfully pay on a supplemental policy to cover Cancer for 22 years to have them turn their back when I was diagnosed with Cancer? Why, because as I've learned, in Oregon consumers have no way to hold insurance companies responsible when they delay, deny and demoralize their paying customers.

Even if lawyers can sue a bad insurance company for unfair denials, they can only sue to get bills covered. Not to punish them for their bad behavior. Not to make them do the right thing. There's no incentive for any insurance carrier in Oregon to do right by their customers. Please finally take a stand for Oregonians and hold them accountable.

Please vote Yes on House Bill 3242 and 3243