

Submitter: Shannon Hennrich
On Behalf Of:
Committee: Senate Committee On Rules
Measure: SB1089

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self

Senate Committee On Health Care SB 1089

My name is Shannon Hennrich and I am a lifelong resident of Oregon, except for years away at college and graduate schools. I have a PhD in Special Education and have taught a variety of levels (elementary, middle, high school, college/graduate) for more than 20 years. I have taught at private and public schools and therefore have had a variety of health insurance plans as well as having times without any coverage. I have had many health issues during my life and have had several surgeries for a variety of serious diagnoses. Before the ACA, I have been denied insurance coverage because of "pre-existing" conditions. One time while in my doctoral program at UNLV, I desperately needed surgery, but the University coverage said my condition was "pre-existing" so my only option was to turn to my mother who fortunately was able to write checks to cover the surgeon and diagnostic tests etc.--over \$10,000! How many people are lucky enough to have parents who are able to write a check of this amount. "Luckily" because I was a student with no income, the hospital gave me "charity care" and didn't charge for the overnight hospitalization. For a short period I was approved for the Oregon Health Plan (after graduate school and before I was able to obtain a full time teaching position). Unfortunately, however, the Health Plan I was assigned to was not one that included the doctors I had been going to previously, so many tests, exams, etc. were repeated--wasted time and resources for the healthcare systems and me, too. (time and travel and many more needle sticks!)

I'll fast forward so I don't run out of space--my last teaching position was with Portland Public Schools and unfortunately I was diagnosed with some serious health problems that I don't want to share here. Suffice it to say, I was fortunate to have my union provided health insurance (Kaiser). When I became too ill to continue teaching (Nov. 2021) I was forced to stop teaching and take an extended medical leave. My last paycheck was Dec. 31st, 2020--in the middle of COVID. The district administration was in turmoil due to COVID and the administration offices were closed. Everything was being handled over email and many folks were leaving, etc. Somehow, I was NOT NOTIFIED that my Kaiser insurance would NOT be paid going forward. I only found out that I had NO INSURANCE when my Kaiser dentist office called about an upcoming appointment and they wondered if I would be keeping the appointment since I NO LONGER HAD INSURANCE! I was shocked to say the least and tried to rectify the problem and pay out of pocket (\$775) since I had several medical appointments coming up in the later weeks of January. I then also tried to

purchase a plan "on the market place" but was told that since I didn't purchase it before January 1st, I would have to wait to be covered in February. This meant I had to cancel several appointments that I had been waiting for, for several months. I then ended up paying for two Kaiser plans in Feb. (COBRA and individual plan) BUT with no coverage in January I had to cancel my long awaiting appointments. I was extremely sick and contemplated ending my life during that time AND when I did get coverage in February I was unable to get the previously cancelled appointments for nearly 6 months. This made my condition worse and it has now not only cost me more than \$700/month for COBRA coverage but set back my healing process tremendously.

I strongly support SB 704 that moves Oregon forward on the road to a Single Payer Universal Health Plan for ALL residents! I have seen "up close and personal" the waste, duplication, and many flaws in our employer-based, market based private and public insurance "system." I beg you to pass SB 704 as soon as possible so it can get funded and then passed by the entire legislature. Too many people are suffering, and becoming bankrupt.