Submitter: Kate Pfister Minogue

On Behalf Of:

Committee: Senate Committee On Rules

Measure: SB1089

Testimony Senate Bill 1089
4/18/23
Hello, I urge you to support Senate Bill 1089. I have been a nurse practitioner working in a variety of health care settings including direct patient care (in clinics, hospitals, home health and private practice), clinic management, and nursing education for 40 years. In that time, I have watched insurance premiums skyrocket and even insured individuals not be able to afford basic care because of enormous deductibles and co pays. Many small to medium businesses cannot afford to provide health insurance, yet our system relies to a large extent on them to provide health care. Costs of pharmaceuticals are outrageous. Stories of the failure of our system abound. For example, in my small rural community, I watched a local businessman lose his home to pay for eye medication at $4000 per month to save his vision. A local woman in her own business who could only afford a health insurance plan with a $7000 deductible (plus copays) is still paying for an emergency room visit to evaluate a bleeding problem (the bill for the visit was over $9000). Another family lost their home when a family member developed a disabling illness, causing loss of their job and thus their health insurance and eventually their home.

All of this occurs while insurance and pharmaceutical companies make enormous profits.

Big insurers now manage many Medicare and most state Medicaid programs. The privatization of these programs is very expensive for all of us taxpayers as the government pays these insurers generous subsidies. The largest 7 insurers made 1.25 trillion dollars in 2022. Where traditional Medicare overhead was 3%, in some cases these companies can keep 40 % of money they are paid as profit.

A recent study by The Commonwealth Fund found that the United States spent close to twice as much as the average OECD nation (includes 37 nations) for healthcare while achieving worse outcomes in critical areas such as life expectancy at birth and death rates for treatable conditions.

Now, Oregon has a chance to change this.

Recommendations by the Task Force on Universal Health Care show us how we might cover everyone in Oregon with broader coverage that includes vision, dental, and mental health with deductibles or copays while possibly saving almost a million dollars in health care cost the first year.

Please support Senate Bill 1089 and create a governance board to create a better more cost-effective health care system for Oregonians.

When we assure health care for all, we prevent the loss of life and prevent expensive negative health outcomes such as heart failure, strokes, kidney failure, blindness, and a lot of personal misery.

Kathy Pfister-Minogue