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Albany, Oregon

Testimony in Support of establishing a Universal Health Plan Governance Board.
Thursday, April 20, 2023

Chair Lieber, Vice-Chair Knopp, members of the Senate Committee on Rules:

Hello there. I'm Ben Verhoeven. I'm a second-generation farmer and nursery owner. I run a family-owned greenhouse in Albany, Oregon. We pay for health insurance for all our full-time employees.

We are not getting what we pay for.

We know that a healthy workforce is a productive workforce. For decades we have provided our employees with healthcare. However, with each passing year, we are paying more in premiums and getting less in return. We are a small farm with 26 employees. Last year we spent over \$216,000 on health insurance. Still, our employees are paying deductibles, copays, and out of network expenses.

We are not getting what we pay for.

I remember when our young daughter, climbing an apple tree on our farm, fell and broke both her wrists. We were relieved when she healed but horrified at the bills we received. One single bill covered a 3-minute office visit. The cost: \$2,000.

We are not getting what we pay for.

When you argue your case with the hospital or insurer you are met with a smokescreen of medical codes. You spend hours talking to people with titles like "patient advocate" who calmly explain that \$2,000 is indeed the correctly coded price for a 3-minute office visit. Many of our employees can share similar stories: stories of fighting for coverage of prescriptions, waiting for preventative care, and paying out of pocket for unexpected bills.

We are not getting what we pay for.

Our current system is not delivering. It is not delivering for farms and businesses. It is not delivering for workers. It is not delivering for Oregonians.