

Submitter: Lorna Shanks  
On Behalf Of:  
Committee: House Committee On Behavioral Health and Health Care  
Measure, Appointment or Topic: HB2540

I own and operate Shanks Primary Care, a direct primary care clinic in NE Portland. At my clinic, patients pay a low monthly fee for unlimited primary care services without additional costs. They have direct access to me as their physician and can receive laboratory tests at significant discounts. Additionally, I dispense medications in the office—both chronic treatments like blood pressure medications and acute care drugs like antibiotics—at greatly reduced rates. This model is highly appealing to patients who value direct access to their doctor and cost transparency. I take great pride in providing high-touch, low-cost care to my community.

However, my patients pay me directly for these services, and their health insurance plans do not reimburse them for these expenses. This creates an unfair financial burden on individuals who make responsible, cost-conscious decisions about their healthcare. Patients who choose to pay directly for high-quality, affordable care should not be penalized simply because their insurance does not recognize these payments.

In my 14 years as a physician, I have seen firsthand how high out-of-pocket costs create barriers to necessary medical care. Many of my patients opt for direct-pay services to avoid excessive costs and bureaucratic hurdles, yet their insurance still expects them to meet deductibles and out-of-pocket maximums without counting these payments. HB 2540 would help correct this by ensuring that patients who make smart financial choices are not unfairly disadvantaged.

This bill would be especially impactful for Oregonians in rural areas, where insurance networks are often narrow and access to care is more limited. By passing HB 2540, we can provide financial relief for patients while promoting transparency, fairness, and flexibility in healthcare choices.

I urge you to support this bill to ensure that Oregonians receive the full benefits of their health insurance coverage without unnecessary financial burdens.

Thank you for your time and consideration.

Sincerely,  
Lorna Shanks, MD  
Shanks Primary Care