



Ben Verhoeven,  
President, Peoria Gardens, Inc.  
Albany, Oregon

Testimony in Support SB 5511 Related to the Department of Consumer and Business  
Services, Section 3 and funding for the Universal Health Plan Governance Board  
Tuesday, February 18, 2025

To: Joint Subcommittee on Transportation and Economic Development

Co-Chair Woods and Co-Chair Gomberg and Members of the Committee:

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 health insurance for all our full time employees. We are not getting what we paid for.

We know that a healthy workforce is a productive workforce. In fact, access to healthcare is so important to us, we strongly advocated for Paid Family and Medical Leave. 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. In 2024 alone we spent over \$200,000 on health insurance for our 25 employees. For all that our employees are still getting hit with deductibles, copays, out of network expenses and any other number of headaches. I am more and more convinced of one thing. We are not getting what we paid for.

I also know many fellow farmers and business owners who want to provide health insurance for their workers, but can't afford to do so. With rising premiums I don't blame them.

Aside from just the cost, providing health care puts farmers like me in the position of having to become health insurance experts. My day job isn't to know how medical procedures are coded, or which provider is in-network versus out-of-network. My job is to grow and sell crops.

This is why we need a viable universal health plan. The Governance Board is a crucial next step. Please ensure that they have the needed funding to help working farms and working Oregonians.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ben Verhoeven", with a long horizontal flourish extending to the right.

Ben Verhoeven – President, Peoria Gardens, Inc. Albany, Oregon