

To: Joint Subcommittee on Transportation and Economic Development
Re: SB 5511 Related to the Department of Consumer and Business Services
Date: February 18, 2025

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

I recently became aware that your committee is reviewing funds to be allocated to the Universal Health Plan Governance Board, and I would like to voice my absolute support for this group that is doing the important work of turning this constitutional amendment into a reality.

I am a general contractor and employ seven people, mostly doing residential remodel and handiwork, keeping our community maintained and performing its best. Though I would love to be able to provide health care to my employees, our small scale has always kept it mathematically just out of reach. I've lost good people on occasion over the years because I haven't been able to compete with the benefits larger companies can afford to offer.

Additionally, my understanding is that offering health insurance to my employees requires a certain percentage (67 to 75%?) to buy in. With seven employees, if I'm using a plan that requires 75% participation, this would mean six of the seven employees would have to be on board in order to maintain our coverage. Some have spouses with coverage already, leaving us in a bind if the other four would want coverage and these three would want to stay with their spouses' insurance. The existing system is just messy top to bottom.

We all have numerous tales of our own experiences with health insurance and the disaster it is.

There are many more layers of hurdles and surprise costs involved in our own tale, and I'm sure you or someone you know has their own horror stories of denials and runarounds.

This is all to illustrate that the private health insurance system is incredibly broken and needs to be replaced, and the Universal Health Plan Governance Board is doing the work to figure out how to get it right. For everyone. Without their diligent efforts, this task may never bear fruit, and that for so many of us is unbearable. Please allocate all requested funds to the Universal Health Plan Governance Board so that they may make this dream for every one of us a reality, as voted for by the people of Oregon in 2022's measure 111.

Sincerely, Scott McDowell from Portland