Submitter:	Noel peterson
On Behalf Of:	
Committee:	House Committee On Behavioral Health and Health Care
Measure, Appointment or Topic:	HB3439

I have been providing primary naturopathic medical care to thousands of Oregonians for over 45 years, and have never been able to accept their health insurance because the reduced insurance reimbursement rates do not cover the costs of rent, staffing, state and federal mandated compliance, malpractice insurance, bookkeeping, office equipment , medical equipment, repair of medical equipment, laundry, housekeeping and janitorial, employee pensions, office supplies, telephone, internet and WiFi, office furnishings, CPA and tax preparation, cost of mandated continuing medical education, license renewal , medical waste disposal, expendable medical supplies, bank fees, credit card fees, shredding expense, uniforms, and of course Oregon CAT tax, Oregon Pass Through Tax, state Excise tax, TriMet tax, and a host of other mandated fees, making it cost prohibitive to accept insurance for my services.