

Chair Patterson, Vice Chair Hayden, and Members of the Committee,

Subject: Support for Senate Bill 942 – Health Insurance Coverage for Adults with Disabilities Over Age 26

My name is **Lisa Ledson**, and I am a **registered nurse, disability advocate, and the mother of a child with disabilities**. I am writing to express my **strong support** for **Senate Bill 942**, which seeks to ensure that health benefit plans provide coverage for disabled children over the age of 26 under certain circumstances.

As a mother, I have firsthand experience with the **significant challenges families face when their dependent children with disabilities age out of traditional insurance coverage**. My daughter, **Hannah**, has **multiple disabilities and a rare disease** requiring **lifelong medical care, therapies, and treatments**. Despite her resilience and strength, her disabilities prevent her from achieving self-sustaining employment that provides adequate health insurance. Without this bill, Hannah and many others like her could **lose access to essential care**, putting their health and well-being at significant risk.

Why SB 942 with the Amendment is Critical

- **Ensures Continued Access to Medical, Behavioral, and Dental Care**
Many individuals with **developmental disabilities, rare diseases, or severe mental illnesses** are unable to engage in self-sustaining employment. Without this coverage, they risk losing **essential treatments**, leading to **severe health declines and increased financial burdens** on families already struggling to provide care.
- **Closes a Dangerous Gap in Healthcare Coverage**
By allowing parents to continue insuring their disabled adult children, SB 942 **addresses a critical gap in the healthcare system**. Currently, many disabled individuals face **a lack of affordable insurance options** once they turn 26, putting them at risk of losing necessary and often life-saving medical care.
- **Supports Family Financial Stability and Health Equity**
The burden of finding **affordable, comprehensive healthcare** for an adult child with disabilities is overwhelming for many families. This bill helps **protect the financial security of caregivers** while ensuring that some of Oregon's most vulnerable residents do not fall through the cracks.
- **Fair and Appropriate Application of the Policy**
The bill's provisions **clearly define disability and self-sustaining employment**, ensuring this policy applies to those **needing continued coverage**. The amendment **removes unnecessary financial conditions**, making it **easier for families to keep their disabled children insured** under their existing health plans.

Why This Matters to My Family and So Many Others

As a nurse and advocate, I have fought for my daughter's right to **consistent, high-quality medical care** since she was born. I should not have to fight again simply because she reaches an arbitrary age. **Without this bill, many families like mine will be forced to navigate impossible choices between affording private insurance, navigating Medicaid gaps, or risking a lapse in care.**

I urge you and your colleagues to support the passage of SB 942 to protect the health and well-being of Oregon's disabled adult population. Thank you for your **leadership and commitment** to helping families who care for their children with disabilities.

Sincerely,

Lisa Ledson

West Linn, Oregon

(503)949-6459