



March 13, 2025

RE: Senate Committee on Health Care Hearing on SB 539

Dear Chair Patterson and Members of the Committee,

Thank you for the opportunity to provide testimony in support of SB 539, which protects Oregonians—including small business owners—from surprise hospital facility fees. My name is Suzanne Veaudry Casaus, and I serve as the Education Program Manager at MESO (Micro Enterprise Services of Oregon).

At MESO, our mission is to elevate under-resourced and excluded entrepreneurs by providing access to capital, tailored business assistance, and education. We serve small business owners from historically marginalized backgrounds, many of whom are in the early stages of business ownership and operate on tight financial margins.

Right now, small business owners are the backbone of Oregon's economy, yet rising healthcare costs—particularly hidden hospital fees—are threatening their financial stability and business sustainability. Many of our clients are sole proprietors or small employers who do not have the resources to absorb unexpected healthcare costs. When business owners face high and unpredictable medical expenses, they are forced to make difficult choices, including cutting employee benefits, delaying necessary care, or struggling to retain workers.

The Impact of Hidden Hospital Fees on Small Business Owners

Facility fees are extra charges for receiving services at hospital-owned facilities, often added without clear explanation or transparency. These fees can drive up healthcare costs significantly, affecting not only individuals but also small businesses that want to provide healthcare benefits to their employees.

- Small businesses often rely on affordable, high-deductible insurance plans. Unexpected facility fees can turn a routine visit into a financial burden that business owners or employees cannot afford to pay.
- Entrepreneurs and self-employed individuals must personally shoulder medical costs. Unlike large corporations, they lack the bargaining power to negotiate healthcare costs, making them particularly vulnerable to excessive fees.
- Rising healthcare costs make it harder for small businesses to attract and retain employees. Many small businesses struggle to compete with larger



employers that offer comprehensive healthcare benefits. Hidden hospital fees only exacerbate this disadvantage, leading to workforce instability and economic strain.

Why SB 539 is Critical

Right now, Oregon has no standardization or limits on facility fees, meaning small business owners cannot predict or plan for these expenses. SB 539 will introduce much-needed transparency and fairness in hospital billing, ensuring that Oregonians—especially small business owners—are not caught off guard by excessive and hidden costs.

Oregonians overwhelmingly support fair and upfront healthcare pricing. Nearly three in four voters support legislative action to ban hospitals and clinics from charging hidden facility fees. Small business owners, who drive our local economies, should not have to choose between paying for unexpected medical costs and keeping their businesses afloat.

I urge the committee to support SB 539 to protect Oregon's small business community from unfair healthcare costs. Thank you for your time and for your commitment to ensuring healthcare affordability and transparency for all Oregonians.

Sincerely,
Suzanne Veaudry Casaus
Education Program Manager
MESO (Micro Enterprise Services of Oregon)
Portland, Oregon