



Chair Reynolds and members of the Early Childhood and Behavioral Health committee,

My name is Bethany Thramer, and I represent the Oregon Alliance of Boys & Girls Clubs serving 39,000 children and families annually across 15 counties through 48 community-based sites in Oregon. While each community served is unique—urban, rural, coastal, and frontier—the challenges they face in meeting demand for care and youth services are remarkably similar.

One of the most urgent challenges is the growing cost and instability of insurance for youth-serving organizations. Premiums continue to rise at levels that far exceed increases in funding. **These insurance costs are unsustainable and directly limit our ability to serve children.**

This pressure comes at a time of extraordinary demand when families across our communities tell us the same thing: they need access to safe, high-quality programs that are affordable.

We strongly support accountability and fair compensation for legitimate claims of abuse. **Child safety must always come first.** However, the current insurance environment is having enormous consequences on capacity and availability of existing care organizations. Even organizations with strong safeguards, training, and oversight are being priced out of coverage.

That's why we support the creation of an ongoing work group as named in Section 2 of SB 1535 to fully understand and address this complex issue. Importantly, we hope to see providers from community-based, school-age providers be included as active participants in this work. As we work across multiple licensing and regulatory systems simultaneously, we understand firsthand the unique operational and compliance demands of delivering safe, high-quality services in diverse settings—and how insurance pressures intersect with those realities.

We also support the request made by Oregon Trial Lawyers Association to be included in the work group, helping ensure solutions going forward are a combined approach to ensure safety for all the youth in care settings and sustainability in this work.

We have seen this issue continue to plague many youth-serving organizations and are grateful for the **opportunity to see solutions that can address all youth serving organizations** across Oregon's many communities.

If we want safe, quality programs to remain accessible and meet the needs of youth and families across Oregon, we must ensure the organizations providing those services can survive.

Thank you for your time and your commitment to Oregon's children.

Bethany Thramer
Director, Oregon Alliance of Boys & Girls Clubs