

April 27, 2015

SB 631 Hearing Testimony

Jason Freilinger, Freilinger Electronics

Senate Health Care Committee

Today I would like to tell you why Health Care for All is the best choice for Small Businesses, Employees, and the Oregon Economy as a whole.

Prior to 7:00 PM June 8th 2008 I had spent 15 years in Marketing and Sales Management in the Telecommunications industry. I was 38 years of age and had done very well for myself and my family.

I was on top of the world. I had worked hard and had made all the right choices to prepare for my family's future. I didn't know I was a ticking time bomb. You see at 7:00 pm June 8th 2008 I had a stroke caused by intense work anxiety and medication I was taking to handle that anxiety. I was lucky because I had very good insurance. The doctors said I needed to change jobs, but I couldn't lose the insurance and pay the bills. For three years I fought to recover medically and financially and in 2011 I finally was able to do the right thing for our family.

I used my knowledge of the electronics and cell phone industry to open Freilinger Electronics, Inc. A small electronics retail outlet in Silverton Oregon. It was then that I really became aware of just how broken our Health care system was. What used to cost my old corporate employer \$500.00 a month for Health Insurance now cost my new business \$1000.00 a month per employee, which I was determined to provide for ethical and personal financial reasons. This huge financial burden almost crushed my new company, but thankfully the ACA came in 2014. It was a good first step to addressing the country's national Health care problems, but it is flawed.

Even with the ACA Small Business owners across the country and Oregon are being price gouged by the Health Insurance Industry which favors large employers. In addition large employers are opting to turn full-time employees into part-time employees passing the buck onto American tax payers to pay the bill. Meanwhile health insurance companies and health providers are merging at unprecedented rates to increase prices and profit margins. America and Oregon can do better.

Health Care for All will create a proportional cost on all employers to pay their fair share. All business owners know a health full time employee is more productive and thus more profitable than unhealthy part-time workers. Businesses large and small will gravitate to more full-time employees. Employers will no longer need to deal with the extreme complexities of providing

Health Insurance for their employees. Employees will no longer need to worry about Health Care when they change jobs leading to more employees in the right jobs for them and most likely full-time jobs if they want them. Doctors and Hospitals will save significantly on administrative cost causing small medical practices to be able to compete with large conglomerates. Medical decisions and medical privacy will be between the doctor and the patient. The employer and the insurance company will not be in the picture.

Health Care for all is good for business, it is good for employees, and it will be a boost to the Oregon economy. Not having Health Care to worry about will attract smart employers and employees to Oregon. I ask that you support SB 631 and do the right thing for Oregon small business, Employees, and the overall economy of the State of Oregon.

Jason Freilinger

President, Freilinger Electronics, Inc.

Councilor, City of Silverton

1316 Frontier Street

Silverton, OR 97381