



May 4, 2015

To: Oregon Senate Health Care Committee
Re: SB 631 Health Care for All Oregon Act

Good afternoon Chair and members of the Committee,

Thank you for the opportunity to speak on Health Care for All Oregon.

I'm Penny York. I'm the President of the Corvallis City Council. In April 2011 the Corvallis City Council approved Resolution 2011-7, supporting a single payer health care system for Oregon.

But I'm speaking today from the perspective of a mother whose family was devastated by a catastrophic medical event, an event made worse by our country's dependence on employment-based health insurance.

In 2009 my 36 year old daughter, Kriste, was head teacher at a local charter school, when she was diagnosed with a large tumor, pressing on her brainstem. A few hours after apparently successful surgery, she started to bleed in her brain. She spent 3 weeks in intensive care in the Barrow Neurological Institute in Phoenix, with three more brain surgeries. Would she live, and what would be her condition if she did?

My husband was addressing the financial issues. The nonprofit she worked for extended her health insurance one month. What would we do after that? How long could we take money from our retirement savings to pay her mortgage? Would she have to declare bankruptcy?

After 5 weeks, Kriste was able to go to inpatient rehab. She couldn't sit up or get to her wheelchair on her own. Adequate health care insurance pays for extensive rehab for brain injured patients. Kriste's insurance paid only \$25,000 total. Her first rehab setting was \$1200 a day. We had to move her to a skilled nursing facility where therapy equipment was inadequate and her caregivers were overworked.

When we brought Kriste home to Corvallis I did the application for SSDI (Social Security Disability Insurance). It would be over 2 years before Kriste's long term disabilities would make her eligible for Medicare. During that time my husband and I paid for all her medical costs – private insurance co-pays, (and she had many doctors and therapists), equipment that wasn't covered, and we provided her care until she was able to care for herself.

City Hall
501 SW Madison
P.O. Bo 1083
Corvallis, Oregon 97339-1083
541-766-6091

I look back now and can say that it could have been worse. While Kriste has some permanent disabilities and some special health care needs, she just started teaching again part-time.

But it shouldn't be this way. When my husband and I were terrified about losing our daughter, he shouldn't have had to spend hours on the phone with the insurance company trying to explain why an out-of-plan neurosurgeon had performed an emergency brain surgery on her one night and trying to figure out how to cover a \$13,000 charge that they denied. (of course the reason he did the surgery is that he was the most qualified person on the floor that night - and when the situation was explained to him, he accepted the insurance company's payment of \$500 as payment in full). People with disabilities who are unable to work shouldn't have to wait 2 1/2 years for Medicare. Medical care should be based on medical need.

I urge you to support SB 631. I'm happy to answer any questions.

Thank you,

Penny York

Corvallis City Council President

york.penny58@gmail.com