

February 1, 2015

To: Senate Committee on Business and Transportation
From: Brittany Dean, Salem, Oregon
Re: **Senate Bill 411 – Injured Oregonians Should Get the Insurance They’ve Paid For**

Chair Beyer and Members of the Committee:

My name is Brittany Dean. I live here in Salem and work as a staffer for the Oregon Workforce Investment Board. I'm also the wife of a disabled veteran Army Medic and the busy mother of three young children, ages 2, 4 and 9. I am writing to lend my support to Senate Bill 411 because no other Oregonian should have to go through what I experienced.

On November 14, 2013, I was on my way home from work and stopped at a red light. A lady in a van rear ended the car stopped directly behind me at over 40 miles per hour. Of course that car came barreling into me. My body took all the impact and because of the way I was sitting, I tore the cartilage from my hip joint to the bone. I felt it immediately. I could barely walk and I was in shock. But because my husband is a former medic, it made sense to me to head straight home to have him check me out. I saw my primary care doctor the very next day.

Even though I repeatedly asked for imaging of my hip, it took over 4 months of excruciating pain and countless doctor and chiropractic visits until the MRI was finally taken. My doctor initially thought it was my back because of the numbness and tingling I was experiencing down my left thigh. The MRI showed the large tear in my hip and my primary care physician sent me straight to my awesome orthopedic surgeon. On May 15, 2014 I had my first hip surgery. They dislocated my hip to fix the tear and then screwed and anchored my hip back into place. I had to learn to walk all over again. I was 26 years old with a new baby, a special needs child, a rambunctious 8 year old and a disabled veteran husband. To say that this made the dynamics of care in my home difficult is the understatement of the year.

To compound the difficulty and pain my whole family was experiencing in just managing day to day, my insurance company was completely awful to deal with. Now let me tell you, I've been paying my premiums to Geico religiously, for over 6 years. Before I even realized I could only collect on the at-fault driver's \$100,000 policy and not my own, they immediately denied paying for my first doctor's visit, the day after my accident. I thought they were kidding me! They made me go see their doctor, which made me very uncomfortable, but even their own doc said he was 100% sure I'd need surgery. They would only pay \$2,000 of my over \$11,000 in lost wages. They refused to pay the anesthesiologist for my surgery in May. They even started watching my house to see if I was "truly" hurt. It was a nightmare. I had paid over and above the recommended minimums. They had me over a barrel. My medical expenses were over \$50,000. I had to hire a lawyer to help get them to pay at all. The expenses from this wreck were well above the at-fault driver's policy, and who knows how much my future medical bill will be.

I now have permanent IT (Iliotibial) band syndrome, nerve damage and a future of unknown medical expenses. It's taken a real toll on me physically and emotionally. I think what hurts the most is not being able to keep up with my children the way I should be able to at my age. I've been seeing a therapist for PTSD to help me through my new fear of driving – which is not an option for me and my young children. I pay that expense out of pocket. The burden of future meds is 100% on me and my family. If we could have stacked both our policies, all the bills would have been covered by our insurance. And I know with this major injury I have years of medical needs ahead. Please help other hard working Oregon families so they never have to go through this. We pay for insurance to help when we need it most. It's only fair for them to actually pay and not make the damage worse. **Please Vote Yes on Senate Bill 411.** Thank you.