

Chairman Lee, Vice-Chairman Cleary, members of the Senate Human Services Committee,

My name is Susan Finneman. I live in Bismarck, ND. I was born and raised in North Dakota. I married and moved out of state. My husband worked for Burlington Northern Railroad. We lived in the Seattle area, Illinois, and the Denver area.

We retired and moved back to North Dakota in 2017. When we made this decision, the ability to obtain insured care from excellent healthcare providers of our choice was essential. This criteria was of high importance as a result of my own health issues as well as those of friends and family.

Throughout my adult life, I have been able to choose the best doctor to treat and resolve health issues. My insurance providers have been varied. Some of them through my husband's work, some through my work. All of our chosen plans have had wide networks across many different medical systems and the freedom to obtain care in other states. Through our employers, we usually had the choice between several plans including plans from vertically integrated networks (VIN) such as Kaiser Permanente, Humana, or Group Health of Seattle.

When comparing the plans, the VIN plans were more expensive for the type of care we wanted and did not provide flexibility in physician choice. Some even assigned a primary care physician to the patient without regard to their needs. Referrals were always required for consultation with specialists. If a physician outside the network was chosen, the costs were not covered or the copays were very large. I believe that this resulted in far less competition to be the best physician, nurse, clinic, or hospital. And I know it added cost to the patients.

My personal values regarding healthcare choice started when I was young. My first-grade teacher suspected that I had hearing issues. It was discovered that I had 0% hearing in one ear and 10% in the other. Our insurance allowed us to seek out and use specialists to identify and treat the problem.

This same freedom to choose saved my mobility, perhaps my life. In March of 2015, I had surgery in Colorado to repair a disc in my spine. This surgery

seemed to work but resulted in an infection in my spine. The original surgeon ignored all the clinical evidence, including bloodwork, imaging and reports from other providers. He refused to treat the infection for over 3 months. He told me that the infection markers were within normal ranges (They were off the charts.). By the end of June, I was no longer able to get in and out of bed without assistance. I bent over a walker to get around and had to crawl up and down the steps of my home. My pain was usually 9 or 10 on a scale of 10. When I lost control of my bladder and bowel, I went to the ER and was admitted to the hospital. The infection had destroyed all the repaired disc, 50% of the vertebrae above it and 30% of the vertebrae below it. I knew I needed to find another doctor.

I began what would become a 6 month course of 2 IV antibiotics that needed to be infused twice a day. That course was followed by a year on oral antibiotics. Because I had the freedom to choose among many providers from many healthcare systems, I was able to work with one of the best infection control clinics in Colorado and I was able to find a new surgeon in a different system. He specialized in spine reconstruction and had a great amount of experience treating spinal infections. My reconstruction surgery was in November of 2015. Within a day of the surgery, I was able to walk upright with little pain. Within a week, I no longer needed the walker. I firmly believe that had I been forced to stay within the original surgeon's system, I would not be standing today.

Because of my health history, it is extremely important that I have the freedom to choose the best doctor regardless of the healthcare system. This flexibility is essential to me. Thankfully, we still have insurance that covers a wide variety of doctors and systems in North Dakota. We have been able to choose providers from both major systems in Bismarck as well as several independent providers and specialists.

I encourage you to vote DO PASS on HB 1416 which allows me as a health care consumer to choose the providers I know and trust.

Thank you for your time.

Susan M Finneman