A message of support from Gatlin Newhouse.

As a worker in the United States, I always knew that being offered health insurance by my employer was important, but I never realized just how complicated and costly it could be to offer it to employees until I started my own client-services firm with two of my friends. We had a passion for web and mobile app development and were confident that we could turn our skills into a successful business. Starting a small business is always a risky endeavor, but my friends and I were determined to make it work.

We spent countless hours researching different insurance options, trying to understand the various premiums, deductibles, and copays that came with each plan. We also had to consider our various needs and the different states we lived in, making sure that the coverage we chose was sufficient for our needs as individuals and our budget as a company.

One of the main challenges of offering health insurance is the cost. As a small business, we have limited resources and every dollar counts. The thought of adding the expense of health insurance for three people seemed daunting and potentially unsustainable.

Despite our best efforts, we found that the costs of health insurance in the United States were simply too high for a small business like mine to bear. We were worried about being able to afford the premiums, and were frustrated by the looming constant paperwork and red tape involved in the process.

Eventually, our company opted to not provide health insurance and instead has required our employees, including myself, to purchase our own coverage. This has proven to be a complicated and costly process, with the various plans on the market offering confusing and often inadequate coverage.

As someone who has struggled with mental health issues for most of my life, finding adequate health insurance has always been a top priority for me. It's not just about making sure that my psychiatrist is covered, but also ensuring that my prescription medications are covered and that I can afford to keep taking them. I was worried that I wouldn't be able to find a plan that covered all of my medical needs, especially because I have a life-threatening food allergy and may have to visit the hospital due to allergic reactions.

I have personally experienced the benefits of a single payer system firsthand, having previously lived in Spain which has a similar system in place. When I was employed in Spain, I had private insurance provided by the government's employment program. The coverage provided by the plan competes with Spain's single payer system, and was as a result much more comprehensive and easier to understand than the patchwork of private insurance plans available in the United States. The sense of security, financial and physical, provided by public option's competition, made living everyday easier. It felt like a load was lifted off my shoulders.

I talked to my native-to-Spain coworkers about health insurance and they were absolutely appalled at the system in the United States. My experience at the doctor and hospitals in Spain was lovely and required no payment. The government's system had made even private insurance a good experience. Plus, since the government negotiated prescription drug prices in Spain, my medications were more affordable there than in the United States.

My company I started with two friends, Kaizen, is based in Indiana, but I personally reside in Oregon. Oregon recently passed Measure 111, a guarantee of affordable health insurance for all residents. Having experienced the change a single payer system can bring to the health insurance industry first hand in Spain convinced me of the benefits such a system can bring to Oregon, and eventually the United States writ large.

As I learned more about the complexities of the health insurance system in the United States from both a business owning and employee perspective, I began to see the benefits of a single payer system, like the one proposed in Oregon's Task Force on Universal Health Care report. What I began to see was a glimmer of hope.

In a single payer system, all healthcare costs are paid for through a single entity, usually the government. This would mean that my small business would no longer have to worry about the complexities and costs of health insurance, as we could simply pay into the single payer system and have some of our employees covered. Right now, it would only be myself, but if single payer got traction after its implementation in one state, perhaps it could go country-wide. Then my friends and coworkers would experience the same benefits I would under Oregon's proposed program.

The simplicity of a single payer system appealed to me as a small business owner because it would take the burden of researching and comparing different insurance plans off our plate as a company. It would also mean that we would no longer have to worry about finding our own insurance plans as individuals, and potentially dealing with gaps in coverage or high out-of-pocket costs such plans usually come with.

Ultimately, we decided that the potential benefits of a single payer system for both our business and ourselves outweighed the initial cost. Implementing a single payer system in Oregon would allow my small business to focus on what we do best – creating custom web and mobile apps – without the added stress of navigating the complex and often confusing world of health insurance. Such a system eventually being available nation-wide would allow small businesses like Kaizen, started by me and my friends, to more easily thrive and possibly employ more people in the future.

While I know that implementing a single payer system in the United States would be a major undertaking, I can't help but dream about the simplicity, affordability, and competitive-edge it could bring for small business owners like myself. It's a daunting task, but one that I believe is worth fighting for.