Public Comments

The Health Care Market Oversight (HCMO) program reviews proposed health care business deals to make sure they support Oregon's goals of health equity, lower costs, increased access, and better care. This document presents public comments received following the close of the 043 Providence-Compassus transaction. OHA accepted public comments during the follow up review period. Public comments were received via email to hcmo.info@oha.oregon.gov, voicemail, or by filling out the Public Comment Form. Comments are presented below in the order received and may include typos or misspellings. Personal contact information for individuals has been removed.

OHA expresses no views on the substance of these comments, and their publication does not constitute an endorsement by OHA of the views expressed.

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1. **10/7/26**

   I am writing to explain I have multiple health issues - some chronic, some related to recent spinal surgeries. I cannot find either a primary care provider nor an orthopedic surgeon who will accept BC/BS of Tennessee nor can I find a Garner provider. As a Providence employee who has been sold to Compassus, I was assured that we would receive equitable conditions. This is a million miles from the reality we are experiencing. I am uncertain if I will continue on this path or leave the job I have loved for 12 years. I will never understand how OHA could approve selling hospice to an equity group.

   Respectfully,

   Tamara Gedrose, RN, BSN, BS

   Formerly of Providence Hospice

2. 10/7/26

Hello,

I work for Providence Home Health & Hospice and am going through the transition process to the joint venture with Compassus. As you may know, Compassus previously promised to provide health insurance options to PHHH employees that would be materially similar to what we were offered with Providence. Since then we have been given options through BCBS of Tennessee that cost substantially more and provide less than what we were receiving with Providence.

Not only is this heavily affecting my ability to stay with this job because of increasing healthcare costs, I am also concerned about providers in Portland, Oregon where I live that will accept this insurance. Calling provider's offices has resulted in uncertainty with many providers unsure if they do accept BCBS of Tennessee on top of being limited to PPO options only due to the lack of Garner providers in the area. Finding a new provider is both costly and time consuming especially with my own medical needs that will not wait.

Please help us in holding Compassus accountable to what they promised during the approval process of the joint venture. Thank you for your support!

Luke Depner, OTR/L

3. 10/8/26

I am a Providence Home Health RN in the rural area of Clatsop County. We are the only home health agency that serves this county, I know that the work we do here is very important for our community to keep them as healthy as we can, manage chronic disease and lower hospitalization rates.

The oha guidelines for the compassus and Providence joint venture stated that they were to offer the employees substantially similar benefits. They are not.

The maximum out of pocket is nearly $10,000 more per person, the deductible is $6,000 more per person, the cost from each paycheck to cover my husband and 2 children for this coverage is four times the amount I am currently paying for the four of us. There is a chance I can find one of their special discount providers and abandon my family's current care providers who we have been with for years—but the providers they have listed for the discounted services are only reimbursed for care after you've

met your deductible and up to $2,000. Never mind that in a small rural community the access to these providers is waitlisted sometimes a year or more out.

The cost of this healthcare is more than I can afford for my family. I will have to find a different position somewhere else that provides better benefits if this doesn't change. This causes me great sadness because my work is meaningful and needed in my community.

Please help the Oregonians not the corporations

Jamie Countz

4. 10/8/26

I was provided access to the Garner app - provider directory.

None of my current care team including ADULT primary care, pediatric care for two kids, adult and pediatric neurology, occupational therapy for my son with adhd, are "garner top physicians" which means I will not be reimbursed for care (up to $4000 for a family with the BCBS of Tennasssee Blud Card PPO Signature medical plan that is the closest equivalent to my current Aetna HRA plan. The deductible, out of pocket max and copays are double to quadruple the cost. We are a family of 4 dependent on my income, we can't afford to stay with Providence at home with Compassus with this escalated healthcare cost and not being offered reliable reimbursement or cost of living wage increase to offset this cost.

I conducted a search for adult primary care providers within a 7-mile radius of my home and found only six providers listed.

Upon further review, provider availability appears to be extremely limited:

- Out of the 6, only One provider is accepting new patients, and only accepting 2 new patients. This is in the entire Gresham, OR area which is the largest suburb of Portland, OR.
- One provider's practice focuses on youth experiencing homelessness and would not be appropriate for my family's primary care needs.
- Two of the six providers are pediatric-only providers.

Given these findings, I have significant concerns regarding the adequacy of the network and my family's ability to establish and maintain access to primary care that is reimbursable through Garner.

Could you please advise whether the company has assessed the adequacy of provider access in my area? I would appreciate any information that can help me better understand how employees and their families are expected to access primary care services under this plan that is qualified as reimbursable through Garner.

Garner Top Physicians Adult Primary Care Providers:

Harpreet Dhillon, DO at Columbia View in Trout Dale, OR not taking new patients. Plenty of other Mds in the practice that are available, but not Garner Top Physicians.

Craig Haggett, NP at Mtn View Family Practice within legacy mt hood building- not taking patients for over a year. Other providers available but are not Garner Top Physicians.

Carrie Kent, DO- works at Outside In a clinic for youth experiencing homelessness-not appropriate for my family.

Wallace Clinic-Angela Kern, NP accpeting 2 new patients right now-but may not when benefits are enrolled.

Sydmarie Bisenius-Pediatric only need PCP for myself and my spouse.

Brooke Lowry, PA-Pediatric Only-need PCP for myself and my spouse.

Jamie Canales, RN, BSN, CMSRN (she/her)

5. 10/8/26

Hello,

I work for Providence Home Health & Hospice and am going through the transition process to the joint venture with Compassus. As you may know, Compassus previously promised to provide health insurance options to PHHH employees that would be materially similar to what we were offered with Providence. Since then we have been given options through BCBS of Tennessee that cost substantially more and provide less than what we were receiving with Providence.

Not only is this heavily affecting my ability to stay with this job because of increasing healthcare costs of greater than 170% per month, I am also concerned about providers in Portland, Oregon where I live that will accept this insurance. Calling provider's offices has resulted in uncertainty with many providers unsure if they do accept BCBS of Tennessee on top of being limited to PPO options only due to the lack of Garner providers in the area. Finding a new provider is both costly and time consuming especially with my own medical needs that will not wait.

Please help us in holding Compassus accountable to what they promised during the approval process of the joint venture. Thank you for your support!

Laura Burdick Black, RN, BS, CHPN

6. 10/8/26

Hello,

I work for Providence Home Health & Hospice and am going through the transition process to the joint venture with Compassus. As you may know, Compassus previously promised to provide health insurance options to PHHH employees that would be materially similar to what we were offered with Providence. Since then we have been given options through BCBS of Tennessee that cost substantially more and provide less than what we were receiving with Providence.

Not only is this heavily affecting my ability to stay with this job because of increasing healthcare costs, I am also concerned about providers in Portland, Oregon where I live that will accept this insurance. Calling provider's offices has resulted in uncertainty with many providers unsure if they do accept BCBS of Tennessee and my dentist and vision providers do not accept this out of state Delta Dental/Delta Vision of Tennessee, on top of being limited to the most expensive PPO options only for medical due to the lack of Garner providers in the area. Finding a new provider is both costly and time consuming especially with my own medical needs that will not wait.

Due to the extremely high cost and poor coverage being offered by the new joint venture, I am considering going without any medical insurance for the first time in my life, and/or finding another job completely. Inflation is high, gas costs continue to go up, (in home health we drive all day), and our wages are not keeping up. It is appalling that a company from Tennessee employing health care workers in Oregon is being allowed to provide such expensive and insufficient (high deductibles and high out of pocket max costs) that the health care workers themselves will be unable to afford or access needed medical care. We can't care for our patients in our beloved Oregon communities if we cannot access care for ourselves.

Please help us in holding Compassus accountable to what they promised during the approval process of the joint venture. Thank you for your support!

Sincerely,

Alecia Weber-DeRoo, RN

7. 10/8/26

Hello,

I work for Providence Home Health & Hospice and am going through the transition process to the joint venture with Compassus. As you may know, Compassus previously promised to provide health insurance options to PHHH employees that would be materially similar to what we were offered with Providence. Since then we have been given options through BCBS of Tennessee that cost substantially more and provide less than what we were receiving with Providence.

Not only is this heavily affecting my ability to stay with this job because of increasing healthcare costs, I am also concerned about providers in Portland, Oregon where I live that will accept this insurance. Calling provider’s offices has resulted in uncertainty with many providers unsure if they do accept BCBS of Tennessee on top of being limited to PPO options only due to the lack of Garner providers in the area. Finding a new provider is both costly and time consuming especially with my own medical needs that will not wait.

Please help us in holding Compassus accountable to what they promised during the approval process of the joint venture. I love my hospice job. This new insurance for myself and my son will ultimately be a $300-500 a month pay cut for me depending on

which plan I choose. As a single Mom O am already struggling. I worry about any medical bills adding to this cost and having to also pay the extremely high deductibles. I also don’t want to loose my Neurosurgeon or PCP. Thank you for your support!

Lori Curtis RN

8. 10/9/26

I’m a registered nurse of 25 years and have worked at providence for 15. As you are aware providence is merging into a 50/50 joint venture with Compassus. We have been told by all parties that we will be provided comparable benefits and pay. It is now rolling out and is becoming clear that my pay will drop to almost $5 less per hour and my benefit premiums will increase approximately 250% annually. We are in shock at this point and according to the OHA report it was telling Compassus that they should be required to provide similar benefits. We ask that you step in to help the employees of Oregon not get stepped on by these large for profit corporations.

Kathryn Kubal

9. 10/9/26

Hello,
I'm a Providence Home Health employee who is being transitioned to Compassus. I'm concerned that our benefits are not equitable to our previous benefits. The premiums are now paid weekly and more than double, and our life insurance is unaffordable. We were supposed to have similar benefits in this transition and Compassus is not upholding this part of the agreement.
Please help us get our equitable benefits that were agreed upon with this transition.
Thank you!
Elyse Surette, PT

10. 10/9/26

Hello,

I am very disappointed in the health insurance options offered by Compassus. I am a current Providence Hospice nurse with a Providence HSA plan, and my premiums for the least expensive Compassus plan (HSA) will rise 44%, deductible will rise from $1700 to $4000, and coinsurance cost will rise from 20% to 30%. Max out of pocket increases from $3000 to $8000. This is not a substantially similar benefit to what I

have, which was the assurance we were given for this joint venture. Please know that this creates real hardships for many of my coworkers, and the significantly increased costs amount to a pay cut.

Please intervene!

Kristin Oakes, RN

11. 10/9/26

Hello,

I am one of the employees impacted by Providence's decision to form a Joint Venture with Compassus.

I have just signed up for my health benefits and they are in no way comparable to what I had with Providence.

First off, they are far more expensive.

At Providence my yearly premiums were under $500, my annual deductible was around $1,500 and my max out of pocket was $3,000

At Compassus, my yearly premium will be $1,370, my annual deductible will be $3,000 and my max out of pocket will be $6,000. This is for the middle premium plan, which actually has the lowest max OOP.

It is supposed to be linked to a HRA, with a benefit of up to $2,000 thru the Gardner app to offset some of the cost. This means you have to go to a Gardner approved doctor/service to get this benefit. Where I live, in the Hood River area, there are only 3 primary care providers listed on the app. One of them works in Occupational and Travel health and is not a primary provider, Dr Chris VanTilberg. Carmen Vance is a primary provider but I called her office and she is not taking new patients. Sandra Koch is also a primary provider listed as Gardner approved, however her office reports that she isn't taking new patients now but will start taking one new patient a month, likely beginning in February or March. So no access to primary care here in town. Looks like I will have to now travel to the Portland area, an hour and a half one way, from where I live to get an approved health care provider.

There are other decreases in benefits offered by Compassus, but this is by far the most impactful for me. It's shameful that a health care company does such a poor job providing for their employees. Feels like the private equity side of things is showing up. More money for the investors, less benefits for the workers. Not surprising. But disappointing.

I'm not sure what you can do at this point, but this joint venture is not offering substantially similar benefits in my book.

Thank you,

Jan Perron

12. 10/9/26

Hi. I am writing because I am part of the Providence to Compassus merger that is happening on November 1. I am writing because of a great concern for the health insurance options that we are being offered. Providence and Compassus assured the state that we would receive similar benefits. That is not the case.

I am a single mom with 2 teenagers. I have depended on the benefits provided by Providence to help assure that my kids and I have access to the medical, dental and vision services that are needed to live a healthy life. Providence has provided options that were affordable and provided a broad range of care options in the Portland Metro area. The new plan, BCBS of Tennessee does not give us access to the providers that we have been seeing over the years. My therapist will no longer be covered nor will my Nurse Practitioner, because they are not Garner covered providers. In addition, the out of pocket premiums are exorbitantly more expensive and seem extremely unaffordable for me and many other employees who are transitioning to Compassus. For all of these reasons, it makes it difficult to stay in this job.

Please take the time to listen to those of us who are making this transition. We were told that the benefits would be comparable to our current Providence benefits, but what we are being offered by Compassus is not comparable or affordable to the majority of the employees.

Thank you for your time,

Kimberly Dooley, LCSW

13. 10/9/26

To Whom It May Concern,

I want to take the time to express how devastating the proposed insurance plan will be to my family. I have bladder cancer and am at the end of my treatment. I will still need to get a cystoscopy every 6 months. The specialist in my area is the only one and does not take the insurance Compassus is offering us.

My son has asthma and we have his care under a pulmonologist with Doernbecher's, the leading children's hospital, who comes down to our area. This provider will no longer be available to us with the insurance offered to us by Compassus.

The cost of the insurance being offered to us by Compassus is significantly higher and out of price for me to continue to cover my family. My husband has significant health issues and is being managed by his PCP, however, the cost for coverage is more than we can afford.

All these situations make it very scary for me to think about continuing employment with this new joint venture. I have worked for Providence Home Health for 9 years and have loved my patients, co-workers, and job immensely. The stress of insurance coverage has made me think hard if this is a place I can continue to work at.

We are part of a bargaining unit and during the review process, Compassus promised they would offer substantially similar benefits, this is not what they are offering us and I would like them to be held accountable to what they promised.

Thank you for your time,
Kathy

14. 10/11/26

Hello,

I am an Occupational therapist working for Providence Home Health, currently undergoing the transition to Compassus at home with Providence. I'm writing to share my concerns regarding the steep increase in healthcare premiums and lack of coverage overall proposed by our new employer, Compassus. Premiums are nearly

tripling for me and my son. They have a list of preselected providers that is very limited, and it would be difficult for me to switch to given my ongoing health issues. Finding a new doctor is time consuming, and on investigating the availability of doctors in our area, I find their preferred providers are very limited and some not even taking new patients.

This situation is creating a good deal of anxiety and financial strain. I have a son with a disability and I am concerned that he will not receive the services he has been provided up until now.

Compassus promised "substantially similar benefits" for employees but clearly have not done so.

Would you please help us in holding Compassus accountable to their promises during the approval process?

Thank you very much,

Mary Belle St Denis

15. 10/11/2026

Good morning,

I am a caregiver who has worked for Providence Home Health for over 5 years. I am writing to you today to let you know about deep concerns I have about the health insurance options we are being offered from Compassus as part of the pending joint venture to Providence at Home with Compassus. These insurance options are much more expensive and provide significantly less coverage for medical costs.

I am a single mom currently on the high deductible HSA plan offered by Providence through Aetna. My insurance premiums as well as out of pocket medical costs for myself and my son would nearly triple under the Compassus HSA plan called the Saver Plan. I currently pay $457.08/yr in premiums for myself and my child. I have a deductible of $1,700 for myself/$3,400 family, after which the plan pays 80-90% of health costs with an out-of-pocket maximum of $3,000 for myself/$6,000 family. Under the BCBS of TN Saver Plan offered by Compussus, my premiums would jump to $1,359.80/yr for myself and child (297.5% that of current premiums). That increase comes with less coverage. My deductible would increase to $4,000 individual/$8,000 family (an increase by $2,300/$4,600, a change to 235% of current costs), after

meeting the deductible (if I was ever able to meet it) the plan only covers 70% of medical costs with an out-of-pocket maximum of $8,000 individual/$16,000 family (267% of current out-of-pocket max). As the sole income provider for my household, I would not be able to afford the medical costs if my child or I were to experience a significant medical event putting me at risk for financial ruin and/or bankruptcy. I am seriously frightened by the amount of financial costs and liability I would be forced into under the Compassus insurance offerings. I have looked at their 2 other plan offerings, and they are also significantly more expensive than current offerings with much less coverage than what is currently offered through Aetna and also with insanely high out-of-pocket maximums of $6,000/$12,000 and $6,500/$13,000 individual/family. None of these are affordable options for me.

Compassus claims that caregivers can receive savings of up to $2,000 individual/$4,000 family when utilizing a "Garner Top Physician." In truth, the savings appear to be difficult to realize and are in the form of reimbursements. I had to create an account with Garner to look up the list of Garner approved physicians. My current PCP through Providence Primary Care is not listed, so I would need to switch to a different PCP. The list of Garner approved providers appears to be pretty limited. In looking at the top 10 choices I was given for myself in Portland, they include a provider at ZoomCare, a provider at a health center for houseless individuals, a provider at a mental health clinic, a provider at NARA, a pediatrician (I am an adult), a provider at 2 private clinics, and only one provider listed at a clinic affiliated with a major health organization (at Providence Lloyd Center, not my current Providence clinic near my home). Many of the providers listed were NP's and not MD's. I was also told by a Garner rep at an in-person Q&A session that we only get the reimbursement if selecting an approved provider prior to the visit and adding them to our care team on the Garner app and then seeing that specific provider for our medical visit. If we are scheduled with another provider at that same medical office or with the provider's PA, that does not count and we receive no reimbursements or savings. It can take many months to get scheduled with a new PCP (resulting in delayed medical care). I love my current Providence doctor and do not want to change.

I am so far deeply disappointed with the way Compassus has been handling the onboarding and transition for the joint venture and do not see how Compassus' medical plan options follow the OHA HCMO rules under transaction 043 to provide "substantially similar benefits." They do not. We need caregivers to be provided with

affordable decent medical coverage to be able to continue working under the joint venture. Without enough caregivers, we cannot continue to provide quality care to our home health and hospice patients. I hope something can be done to enforce the HCMO rules.

Thank you for listening,

Suzanna Haupt, MS, OTR/L, CLT

16. 10/13/2026

I'd like to report to OHA the concern staff have with the JV. Currently we are not technically Compassus employees until 11/1/26. Compassus is having Providence clinicians enter in patient data into the new HCHB system prior to 11/1/26, so we can be ready to "go live on 11/1". This is personal patient information. Patients and families have not even been told the JV is happening yet by Providence or Compassus.

Thank you,

Lori Curtis

17. 10/13/26

Hi, I was shocked to see the difference in medical benefits between Providence and Compassus as they had said benefits would be similar.

For families like ours who have a family member with a disability, we always meet our out of pocket max. For 2027, the out of pocket max will go from $6000 to $13,000.

Melissa Notz

18. 10/13/26

My insurance premium through Providence has been $68.15 per two week pay period. With Compassus the rate will be $171.33 PER WEEK. Also as an employee of Compassus, I am being charged a higher premium based on my income.

I do not believe this is meeting the standard of comparable costs in this move to Compassus as they promised during the meetings with OHA.

Jacque Matthews

19. 10/13/26

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Jacque Matthews

21. 10/14/26

FYI my prior Aetna providence employee plan I had a $2300 family deductible and annual deposit into health equity account of $1400 I could use for healthcare expenses leaving me with $900 to pay toward deductible.

Compassus' BCBS TN plan gives me a $6000 deductible and if I use garner top physicians (which outlined in prior email below are far and few between) I can be reimbursed up to $4000 per family, leaving me with $2000 to pay toward deductible, but only if me and my family members always see garner top physicians for every visit and follow-up visit.

You can view the current Aetna benefits in the PHHH Contract in Appendix C. For my personal example I am currently enrolled int eh HRA plan with Aetna and the comparable plan with BCBS is the Signature plan.

B. Medical Benefit Design In-Network:

In-Network Plan Feature	Health Reimbursement (HRA) Medical Plan
Annual deductible	$1,150 per person $2,300 max per family
Annual out-of-pocket maximum (with deductible)	$3,300 per person $6,600 max per family
Preventive Care	No charge
Primary Care Provider visits (non-preventive)	$20 copay
Specialist visits (non-preventive)	Tier I: 10% after deductible Tier II: 20% after deductible
Lab and x-ray	Tier I: 10% after deductible Tier II: 20% after deductible

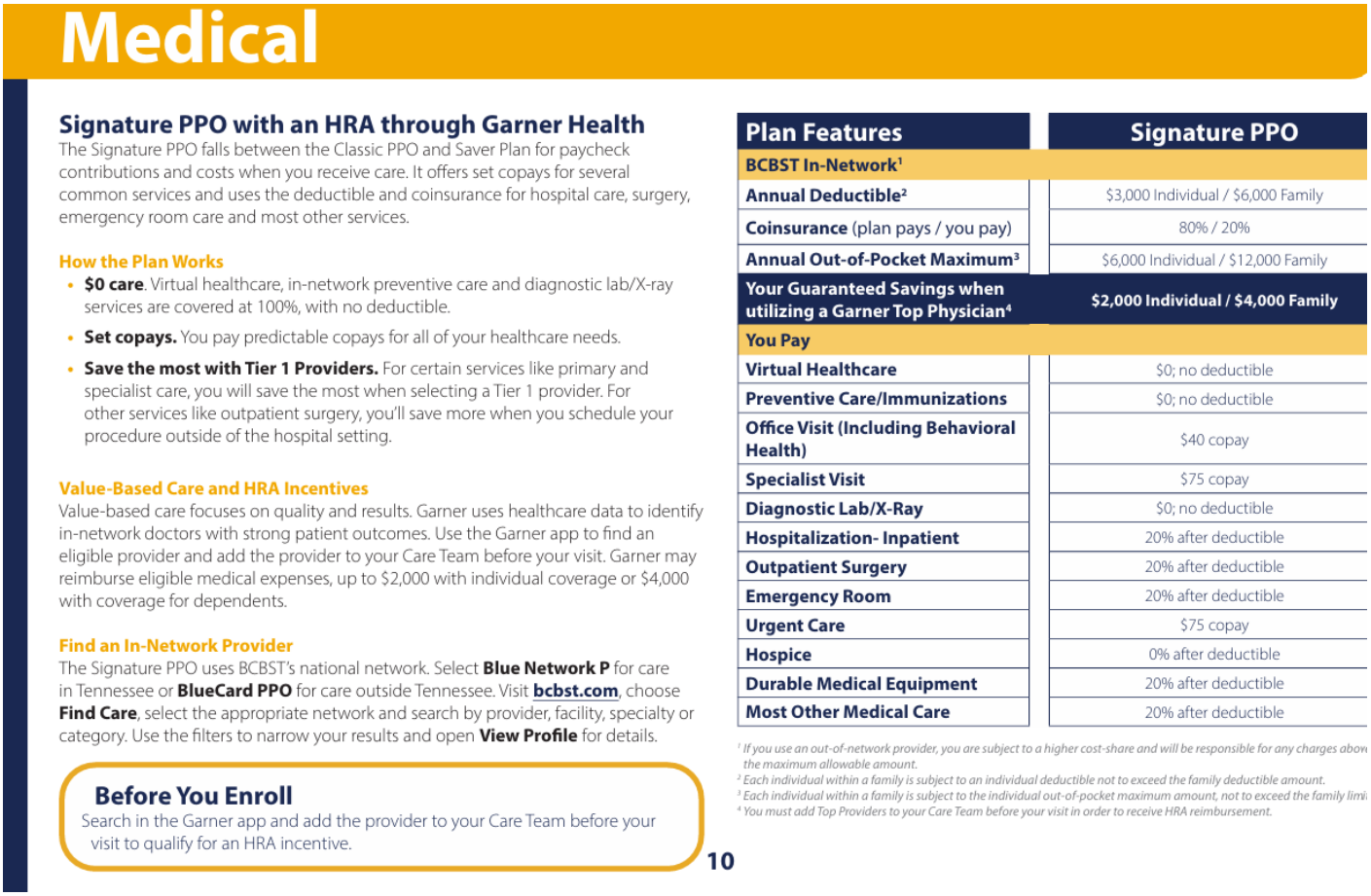
Compassus rationale in an email recently:

- **"Why isn't this plan the same as, or better than, Providence's?"** - Our health plans reflect our organization's partnerships and approach to employee benefits. Because we are not a hospital system, we do not control provider pricing which can impact plan design. One way to compare plans is by actuarial value (AV), which estimates the percentage of covered healthcare costs a plan pays for a typical population. Providence offered an HRA plan with an AV of 83.5% and an HSA plan with an AV of 81.7%. Our joint venture offers an HRA plan with an AV of 84.2%, an

HSA plan with an AV of 80%, and a no-deductible option with an AV of 79%. In addition to our medical plan options, we offer Garner reimbursements and employer contributions to HRA and HSA accounts that are not contingent on completing wellness activities. We also provide access to a broader Delta Dental network. Together, these options and additional benefits give employees flexibility and resources to choose coverage that best meets their needs.

But if I am still left paying significantly more than $900 annually to meet my family deductible this rationale does not hold traction with me and my family who will be forced to spend significantly more on healthcare. We were not offered a raise to cover this increased cost of living either.

Screen shot of Signature PPO plan with BCBS through Compassus with $6000 deductible.



Medical

Signature PPO with an HRA through Garner Health

The Signature PPO falls between the Classic PPO and Saver Plan for paycheck contributions and costs when you receive care. It offers set copays for several common services and uses the deductible and coinsurance for hospital care, surgery, emergency room care and most other services.

How the Plan Works

- **$0 care**. Virtual healthcare, in-network preventive care and diagnostic lab/X-ray services are covered at 100%, with no deductible.
- **Set copays.** You pay predictable copays for all of your healthcare needs.
- **Save the most with Tier 1 Providers.** For certain services like primary and specialist care, you will save the most when selecting a Tier 1 provider. For other services like outpatient surgery, you'll save more when you schedule your procedure outside of the hospital setting.

Value-Based Care and HRA Incentives

Value-based care focuses on quality and results. Garner uses healthcare data to identify in-network doctors with strong patient outcomes. Use the Garner app to find an eligible provider and add the provider to your Care Team before your visit. Garner may reimburse eligible medical expenses, up to $2,000 with individual coverage or $4,000 with coverage for dependents.

Find an In-Network Provider

The Signature PPO uses BCBST's national network. Select **Blue Network P** for care in Tennessee or **BlueCard PPO** for care outside Tennessee. Visit **bcbst.com**, choose **Find Care**, select the appropriate network and search by provider, facility, specialty or category. Use the filters to narrow your results and open **View Profile** for details.

Before You Enroll

Search in the Garner app and add the provider to your Care Team before your visit to qualify for an HRA incentive.

Plan Features	Signature PPO
BCBST In-Network[1]	
Annual Deductible[2]	$3,000 Individual / $6,000 Family
Coinsurance (plan pays / you pay)	80% / 20%
Annual Out-of-Pocket Maximum[3]	$6,000 Individual / $12,000 Family
Your Guaranteed Savings when utilizing a Garner Top Physician[4]	**$2,000 Individual / $4,000 Family**
You Pay	
Virtual Healthcare	$0; no deductible
Preventive Care/Immunizations	$0; no deductible
Office Visit (Including Behavioral Health)	$40 copay
Specialist Visit	$75 copay
Diagnostic Lab/X-Ray	$0; no deductible
Hospitalization- Inpatient	20% after deductible
Outpatient Surgery	20% after deductible
Emergency Room	20% after deductible
Urgent Care	$75 copay
Hospice	0% after deductible
Durable Medical Equipment	20% after deductible
Most Other Medical Care	20% after deductible

[1] If you use an out-of-network provider, you are subject to a higher cost-share and will be responsible for any charges abov the maximum allowable amount.
[2] Each individual within a family is subject to an individual deductible not to exceed the family deductible amount.
[3] Each individual within a family is subject to the individual out-of-pocket maximum amount, not to exceed the family limi
[4] You must add Top Providers to your Care Team before your visit in order to receive HRA reimbursement.

10

Jamie Canales, RN, BSN, CMSRN (she/her)

22. 10/19/26

1. My insurance cost would quadruple in cost for myself, spouse and son, and out of pocket & deductibles approximately twice as much as with Providence's Aetna plan. My spouse is changing to Medicare, and my son will be un-insured on November 1st if he doesn't qualify for Medicaid.

2. I am paying for the highest tier Compassus plan in order to keep my primary care provider. My co-pays in network are increasing from $20 to $125.

This is not "comparable" insurance promised with this merger.

Denise Wilson,RN

23. 10/19/26

Hello

I have been employed through Providence Mount Angel, Home Health PT at Providence for the last five months. Prior to that I was employed by an outpatient office- Albany Sport And Spine physical therapy.

Most of my patients at Sport & Spine were orthopedic injuries or surgeries MVA's and workmen comp injuries.

It is already evident that the Williamette Valley does not have enough MD's or imaging to accommodate the patient population

I've had many situations where people are waiting for Imaging for four months to get authorization and scheduling and it's very obvious that they need surgery, but they have to go through the steps first.

I am lucky that my physicians are mostly in Corvallis and I am not impacted by the Blue Cross Blue Shield issue at Salem Hospital

I was impacted by the premium cost and decided to continue taking insurance through my husband at Benton County, Oregon.

I am very fortunate and definitely an outlier in the merger

I will be impacted because many people are going to access Corvallis for services now and may need the same doctors that I am already utilizing.

It takes an average of four months to get an appointment with my gynecologist, a neurologist for migraines. I've had a couple of x-ray orders put into Corvallis clinic and they don't even call to make an appointment. They are owned by United healthcare, Optum.

Salem Hospital is a really good source of access. I hope that you as the OHA require that compasses accommodate people who are already using Salem hospital facilities and doctors

Home health is too busy already for us to have established care fight the fight to get the prescriptions we already get and end up taking care of less people in-home health.

Thank you for your time.

You have the power to make a change for us.

I hope that Compassus gets a quote from Pacificsource insurance. They are amazing.

Theresa Baker

24. 10/19/26

Hello there, I'm writing to request that OHA continue to review whether health insurance being offered is consistent with "substantially similar benefits" made during the approval process. I am a current Providence home health employee.

My feedback is that I'm switching my insurance for myself and my three children to my spouse's insurance, instead of opting into the new insurance benefits, because the Compassus insurance plan has such high deductibles compared to what I have been paying with Providence. My spouse's insurance plan with Moda has only a $750 family deductible.

I've carried the insurance for my family for the last 30 years so I'm going to be on my spouses for the near future.

Luckily, I have that option whereas a lot of my coworkers don't have the option to switch.

Thank you for your consideration on this matter.

Donna Parry

25. 10/19/26

Good Evening,

I am writing to express my concern regarding the Compassus/ Providence Joint Venture and their proposed heath insurance policy. As we transition to Compassus, concerns remain about health insurance affordability, provider access, and comparable benefits for 2027.

The Oregon Health Authority's (OHA) Final Order approving the Providence–Compassus transaction states:

"Entities state that these employees will receive the same compensation and substantially similar benefits." (Finding of Fact #18, page 4)

I am writing to ask OHA to review whether the health insurance benefits being offered are consistent with the representation of "substantially similar benefits" made during the approval process.

I have spent countless hours calling doctors offices asking if they accept "Blue Cross Blue Shield of Tennessee" and have been unable to locate any with in a reasonable distance of my home and also have found that the increase in cost is not close to the same as what I previously had with Providence with their Aetna plan.

Due to not being able to find a doctor/specialty or hospital that accepts Blue Cross Blue Shield of Tennessee and the increase in cost this was enough to get approval to be added to my husband's insurance for the time being, however I know my fellow coworkers do not have this same option that I had.

I thank you for your time and looking into this matter.

Samantha Oleson

26. 10/19/26

I'm writing in regards the OHA had regards to comparable health insurance that HCMO /OHA gave for the joint venture BUT looking at Salem area is not fruitful for MDs , hospital is not BCBS provider yet Compassus swears yes they are. Adding my

husband would be excessively expensive so unfortunately I needed to find different job with better benefits that are affordable.

The other drawback is i understood the premium (being weekly taken out) is after taxes where as Providence was prior taxes.

This joint venture I'm fearful is going to cause harm to not only patients but also employees and the community I've been serving for 36 years doing therapy.

Sincerely Patty

27. 10/21/26

To whom this may concern:

I was informed about changes coming to my Providence home health system and how access to my records will be changing. I am writing to you with great frustration about these changes. Let me explain, these types of changes…which may seem however small to your corporate world…are actually quite big for individuals like me. Instead of my medical records being all in one place, which completely makes the most sense, soon I will have to access yet another platform just to find my medical records for my home health services. Let alone my other care providers, such as my PCP, will not be able to even see my home health records either. I am someone with a speech disorder, so having to go back and forth from my soon to be new home health medical record, to then have to potentially spend time on the phone with other providers is not necessarily ideal when you aren't able to articulate your words. Changes like these do not impact people in the corporate workplace, they impact the patients at the bottom.

-A frustrated patient

28. 10/26/26

My Concerns regarding new healthcare benefits through BCBS:

1. Deductibles and out of pocket fees are too high and so are weekly contributions.

2. Limited Garner approved providers in the Salem area.

3. We will have to switch our PCP and transfer to another clinic.

4. Hospitals that accept BCBS insurance for in- patient care are in Portland.

Health insurance benefits that are offered to us by Compassus are not comparable to the health insurance that was provided by Providence and it should have been substantially similar according to the bargaining agreement.

Thank you,

Zae Dimaya

29. 10/27/26

To whom it may concern,

My name is Jeffery Szabo and I am an occupational therapist with Providence Home Health. Next week, my colleagues and I will become part of Providence at Home with Compassus, a joint venture that was approved by OHA earlier this year. It is my understanding that as part of that agreement and under the HCMO process, the new company was obligated to provide "substantially similar benefits" during the transition process. I am reaching out to communicate concerns regarding the health care options provided by Compassus, for I do not believe that they are consistent with the HCMO-prompted agreement.

The main issues surround premiums, deductibles, and out-of-pocket maximum costs. There are three different health plans offered through Compassus. It was described to me as a "bronze, silver, and gold" plan. Each plan comes with its own benefits and drawbacks, but they all share one thing in common: exorbitant out-of-pocket costs for the employee. In each plan, the out-of-pocket max is 4 times more expensive than our Providence plan through Aetna. Additionally, the monthly premiums are also substantially higher (3-4 times more expensive per month), as well as higher deductibles. The massive increase in costs effectively amounts to a pay decrease for home health caregivers across the agency.

My colleagues and I understood that OHA would have some oversight of the transition process, including it's impact on us as health care workers. I am imploring you to ensure that this joint venture process adheres to its contractual obligations, particularly when it comes to our health care benefits. This transition process was somehow extremely slow and rapid at the same time. Once the joint venture was approved by OHA, Providence and Compassus informed us that we would transition over the course of two months. This means that my colleagues and I are signing up for health benefits that we are extremely unhappy with. While our home health bargaining team

will be doing what they can to work with Compassus on improving the situation moving forward, additional intervention is needed to ensure that the company upholds its end of the bargain. We need the company to provide us with similar health care benefits to what we have now as Providence Home Health employees. I implore you to intervene ahead of schedule to make sure that Compassus understands that providing fair benefits to its Oregon workforce is not a luxury or choice, it's a requirement.

Thank you for your time and please do not hesitate to reach out to me if you have any questions or concerns.

Best,

--

Jeffery Szabo, OTD, OTR/L

30. 10/27/26

Hello,

I’m writing in regard to major concerns about my health insurance. I’m a Registered Nurse for Providence Hospice in Portland. My department is set to transition to Compassus as of November 1, 2026 and there are alarming concerns about health insurance affordability, provider access, and comparable benefits for 2027.

The Oregon Health Authority’s (OHA) Final Order approving the Providence–Compassus transaction states:

“Entities state that these employees will receive the same compensation and substantially similar benefits.” (Finding of Fact #18, page 4)

Compassus offers health insurance with BCBS and my overall health insurance cost is skyrocketing. My deductible will now be 10 times what it is currently (going from $300 to $3000). My copay is also doubling from $20 to $40. The Lyra mental health benefit with Providence allows 25 covered sessions annually, which is huge. With Compassus, that is decreasing to 12 covered sessions annually.

This is just among the costs that’s increasing with Compassus’ BCBS insurance. This is nowhere similar to the current benefits I have with Providence that I will be losing soon.

Please review whether the health insurance benefits being offered to us are consistent with the representation of “substantially similar benefits” made during the approval process.

We deserve affordable, accessible healthcare benefits that honor the promises made by Compassus and Providence.

Thank you,

Kristine Grund

31. 10/27/26

Hello,

I am a current employee of Providence Home Health in the East Portland branch. We will be transitioning to the Providence joint venture with Compassus on November 1, and are in the process of enrolling for health insurance for 2027.

We were all quite shocked to see the medical insurance premium prices that we were quoted by Compassus. In the OHA Final Order documentation, Providence and Compassus had indicated to OHA that "employees will receive the same compensation and substantially similar benefits." The details I will share below are actual figures that I am faced with during this transition.

I cover myself and my two children through my workplace medical insurance. Currently with Providence, I pay a premium of $16.43 every 2 weeks, or $427.18 per year, for an HSA plan with a $3400 family deductible. The least expensive plan I could sign up for through Compassus would be a premium of $26.15 every week, or $1359.80 per year, for an HSA plan with a $8000 family deductible.

This represents a more than three-fold increase in my medical insurance premiums for a plan that more than doubles my deductible. To me, this is not "substantially similar" to my current plan options.

I am requesting that OHA review whether Providence and Compassus are meeting their obligations to their employees during this transition, and whether or not they are actually providing "substantially similar benefits".

Thank you for your time and consideration,

Leigh Reece, PT, DPT, GCS

32. 10/30/26

Hello,

I’m writing to you today to express my deep concern regarding a colleague of mine who has been told by Compassus that she is allegedly in violation of their motor vehicle policy. Twice she has been involved in motor vehicle accidents that were entirely out of her control; one, being run into by a school bus(!) and another being rear ended by a teenager while she was stopped at a stoplight. They are alleging that she has too many "points" on her driving record.

As home health clinicians, we are subject to job hazards that are beyond just driving back-and-forth to an office for the day, or working safely from home in front of a computer. This particular clinician spends their entire day driving around a territory that spans almost 30 miles north to south, and almost 50 miles east to west, seeing inarguably the most vulnerable patients in our community. These are people who require specialized speech generating devices to express themselves and their needs. This clinician, a Speech Language Pathologist with a highly specialized certification in Augmentative and Alternative Communication (SLP-AAC), cannot be replaced by a speech language pathologist who does not have this very specialized training.

This clinician was notified three days ago that she might not be able to continue her patients’ care plans as of November 1, leaving her patients without this critical and at times, life-saving care. For example, if a patient is not able to express that they are having pain in their body and this area of pain results in skin breakdown, and ultimately a deep tissue pressure ulcer, or if they are not able to express that they have pain in their abdomen or another area of their body, it could result in disastrous consequences like sepsis and expensive hospitalizations. They are truly the most vulnerable members of our community and are not able to speak for themselves. It will be on the conscience of Compassus if these members of our community suffer because they are not able to express their physical needs and access the care they need.

In addition, yesterday I learned of another valued colleague of mine who is not being offered a position due to having missed the deadline on her offer letter having come off PTO. She is also on the therapy team and has spent upwards of 35 years as a loyal employee of Providence. In my years here, I have seen her consistently go above and

beyond what is required of her, work late and attend trainings on her day off. Any of her patients would testify to her clinical excellence and broad experience. She has been a mentor to me and is also an irreplaceable part of the home health services that Providence provides to the community.

Many community members and colleagues from our unit have requested that they reconsider their decision to not employ these extremely valuable members of our home health team for circumstances beyond their control.

In addition, the "substantially similar benefits" that were promised by Compassus have resulted in deductibles and out of pocket costs that are essentially a pay cut for us, as I'm sure you have heard.

We appreciate your continued attention to this transaction, and holding Compassus accountable to what they committed to.

Respectfully,

Kellie Holloway Franz, PT

33. 10/31/26

Hi,

Thank you for your response. I would like to provide some updated information about this transition.

We as the employees that are transitioning to Compassus are finding out in the past one to two days before the transition is “complete” that some of us do to “qualify” for employment with them based off of past driving records. In some of these cases employees are finding themselves suddenly unemployed because they were hit by someone else while driving at work, and they are being told that makes them “too high risk to be considered an employee for compassus”.

I find myself needing to drive about 1500 miles to attend a family funeral for my grandfather next week.

This terrifies me as my families sole provider because;

1) I don’t know if Compassus will be honest when they said that they will uphold by tenure from Providence and allow ofla for things like bereavement leave—because

they have been saying they will do things and then doing the exact opposite and not hiring/firing people, if I let their HR/my manager know that I am going will I have a job to come back to?

2) if someone hits my vehicle while I am driving that long distance, I can now loose my job because I will be considered too high risk for being a compassus employee even though we drive our own cars as home health staff and provide our own care insurance.

Please help us.

Jamie Countz

34. 11/2/26

To whom it may concern,

My specialty SLP was providing specialized augmentative and alternate communication care to me before the transition to the new agency operated by Compassus and now they won't let her work for them and so I have no specialized Speech Therapy. I have been working on this for months. No one has contacted me to let me know what the plan is for my care going forward. I have an upcoming appointment scheduled with Kara to hopefully complete the weeks of work. Can someone please contact me as soon as possible as this is critical.

About HCMO

The Healthcare Market Oversight Program reviews proposed health care business deals to make sure they support statewide goals related to cost, equity, access, and quality. For more info, you can connect with HCMO staff:

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