

Hello, my name is Michael Powell. I live in Buffalo where I advocate for the New York Health Act with residents in the city. This has taken the form of canvassing, holding public town hall forums, one on ones with union members, healthcare workers, and everyday people just worried about their healthcare access. So when I say "people think this about their healthcare" it's because I've actually been out there talking to them about healthcare. The one thing I've found, across every demographic, young or old, black or white, folks are not just a little worried about their healthcare, they're scared. They're scared to get a new job if it means getting worse health coverage from their new employer, they're scared to lose their job and be told to get on COBRA, they're scared to even go for a checkup because of all the costs associated. This is something that affects each and everyone of us in this room. It's affected me. I recently changed jobs and wasn't offered health insurance by new employer. I was forced to get the lowest coverage I could afford on the marketplace. I'm fortunate to be healthy and young, but there are people with the same coverage I had who can not say the same. So they have to live in a constant state of fear of falling ill or getting in an accident and not being able to receive care because they don't meet the deductible or can't find someone who will take their insurance.

As part of the New York Health Campaign, we canvassed the state and collected people's stories and compiled a report on New York resident's access to healthcare. We found that half of all privately insured respondents said that at some point they had to delay or skip entirely at least one type of care because of cost. Think about how skipping care affects low- and middle-income folks.. They delay a checkup even though they may have something nagging them, a pain in their side. But they don't go to get it checked out because they can't afford the copay or deductible, or they have this palpable fear that if they go, it could be something serious and they won't be able to afford it. So it's better not to know. I heard stories just like this over and over again. Even people with insurance are turning to crowdfunding to afford the care they need to stay alive. One in three GoFundMe accounts are folks trying to pay for healthcare expenses. As healthcare costs skyrocket, more and more people are having to ask their friends and family for money so they can afford treatments not to die! I know someone my age who was diagnosed with cancer. Thankfully, they were able to find it early and have a well paying job and didn't worry about the cost of getting things checked out in a timely way. But his cancer treatments are excessively expensive due to the lack of any kind of regulatory action or pricing competition from private insurers and drug companies. Even though this person has what many of us would call reasonable health coverage, he still had to turn to Kickstarter to cover the payments of all his treatments. I'm glad to stand here and say that his crowdfunding was successful and he's currently in recovery. But what about the kickstarter and GoFundMe drives that aren't successful? What if someone can't find a way to generate 30, or 50, or 100 thousand dollars? At what point does the legislature see that their constituents are dying and they must step in and do something? At what point do they stop hiding behind the tax excuse and do the right thing by bringing the NY Health Act to the floor and voting for it to the Governor's desk?.

I was born and raised in New York. If I had the power this would have been a bill already. But I don't. That's why I'm here. To tell the people who do have the power. I don't want to knock on another door and have someone tell me that they can't get asthma medication, or read another story about a failed GoFundMe campaign. I would hope that you would share the same feeling.

Thank you.