

Testimony for NYHA Hearing

My name is Sherrill Silver, and I have been a Registered Nurse for 45 years. I currently work for Health Alliance Hospital here in Kingston. My testimonial is both professional and personal.

I have held numerous positions through the years, and had good insurance when I worked full-time. On 2 occasions, my position was cut, and I was not only without a job, but of course, without health insurance. COBRA was \$1000 a month, and during that time, since I worked per diem to fill in, my ACA plan cost was around \$700; these costs are unmanageable when one doesn't have regular employment. **Health insurance should not be tied to employment!**

My 35 yr. old son has unusual talents, and has worked erratically in NYC. When out of work, he received Medicaid, and got at least some care guaranteed; now, he works full-time as a contract employee for a major company (increasingly common these days,) and he does not get any benefits from them. He chooses NO health insurance over paying \$700-900 monthly, as he has no job security. He rides his bike from Brooklyn to Manhattan to save money, and I dread what would happen if he had an accident.

My current work is in a Mental Health Program called Partial Hospitalization. I work directly with patients most times, but also fill in for our "Authorization Specialist." This position requires a nurse to speak with all the different Insurance companies in order to review and get approval for care days. Since there are at least a dozen different companies, each having their own rules and procedures, it requires a dedicated employee to make calls, give clinical information, await calls back, and all this is every few days for each patient. This is not only inefficient; approval of benefit days seems almost capricious, certainly unfair.

Single payer health insurance would remedy all these situations. I believe the New York Health Act, as proposed, would provide excellent care for ALL the residents of NY, and we would be a leader in the country.

Thank you.

Sherrill Silver, RN (Member NYSNA)