

Testimony on New York Health Act
Mohini Sharma, Lead Organizer at Metro Justice
NYS State Legislature Public Hearing for the New York Health Act
10 October 2019

Hi, my name is Mohini Sharma; I'm the Lead Organizer at Metro Justice. Like most New Yorkers, our current health "care" system has failed me several times.

The first time I can remember was 5 years ago, when I suddenly became violently ill late at night and needed to go to the emergency room. I was receiving a medicaid health plan at the time. Turned out I had at least 3 different severe infections -- they gave me a bunch of pills at the hospital, an IV, and took a few cultures. I didn't have friends or family I could call to take me home at about 4 AM, so the hospital offered me their own transportation service, but couldn't tell me how much it would cost me because that's how insurance works. You don't know exactly how much of any service will be covered until after the fact -- when you're hit with a bill you can't pay. In my case that bill was more than \$3000. Actually it was nearly \$4000 with the ride I took back home because I didn't have any other option. I was working for totally unreliable wages as a server at the time, and my income was so unstable I couldn't even afford to keep the heat above 50 degrees at night, let alone pay a \$4000 hospital bill.

In the last couple years, the premium for the same health insurance plan has nearly doubled while services covered have actually decreased. I'm an athlete, and I've frequently avoided going to the doctor for joint and muscle injuries because each x-ray is \$300 or more, each ultrasound is even more than that, and any doctor's time alone for a "medical visit" -- which is what the visit would likely be billed as -- is between \$115 - \$200. Stress fractures, muscle strains, concussions and countless other injuries that could have been more serious were left unassessed by a doctor, with me banking on the chance that they were not more serious and would heal on their own with some advice from Google.

Athletic injuries aren't the only health issue our system has forced to me to neglect. I've struggled with severe chronic sinus headaches since childhood, and in the last two years, they've progressed into debilitating chronic migraines that even prescription barbiturates don't impact. I once tolerated a splitting migraine for a straight month before going to the doctor to try and avoid a bill, and even then, I had to go to the Emergency Room because our system deliberately creates shortages of primary care physicians. Private insurance wants less doctors seeing more patients within shorter time frames -- that's one of the ways they maximize profit. I often cannot see my primary for one or two months, forcing me, and so many other people, to get the majority of their care from the ER or Urgent Cares that are often more expensive and with doctors we do not have a relationship with.

In addition to migraines, I seem to struggle with some painful, chronic digestive issues. Both of these issues may or may not be linked to conditions that need regular treatment...my doctor wants to do several tests, but there's no way to know what my insurance covers and what it doesn't because in the system now, there are several insurance companies and plans that all negotiate different rates for different services, which means you only find out how much you owe

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once the hospital sends your insurance provider a bill. Each couple of lab tests is anywhere from \$115 - \$160, sometimes more depending on the test. I space each one out months apart to be able to pay for it, doing my best to tolerate the pain in the meantime.

Other than the costs themselves and how difficult it is to know what is and isn't covered before getting treatment, there's another reason our billing system is absolutely atrocious. There are several minute ways in which you could exceed the bounds of a service that is covered without even knowing it. For example, I booked a routine physical with my primary in the spring. I was very clear that I wanted a routine physical that was to be billed as such because my insurance would cover it in full. I went in, and over the course of the visit, my doctor asked me if I had any concerns about my health. I spoke about my headaches and digestive issues. Apparently the minute I did I had exceeded the bounds of what is covered under a routine physical and was now receiving a "medical visit." I found out once I got a bill for almost \$200 for a visit I thought was covered, and after spending at least 2 hours cumulatively making phone calls to get answers on what happened. I had a similar experience at Planned Parenthood when I went in for a routine gynecological exam. The minutiae of what is and isn't covered, combined with how it's difficult to know before consenting to care, is just absolutely absurd. It makes seeking care feel more like a trap than a service for my wellbeing. None of this would be the case with the New York Health Act.

This what me, a young person who is pretty healthy faces in just getting the very basic health care needs met. Could you imagine what people with serious, chronic conditions must face? If you can't -- don't worry, you don't have to, because a basic google search will yield hundreds of stories about people who cannot afford life-saving medicine, surgeries, and cancer treatments.

I would not have to worry about what is and isn't covered, nor whether or not I can afford a service, because it would all be covered through a fair, graduated income tax. Right now, the existence of health coverage is a myth for most people. My employer pays nearly a \$500 monthly premium for my care, and then I have to pay nearly a \$6,000 deductible, before the majority of services are covered. Between my employer and I, we're paying thousands of dollars a year to basically not have health care, and that's the typical story. Under the New York Health, I would pay less than \$38/month to know that any service I need will be covered.

In the current for-profit system, the only ones that win are insurance companies and big pharma. The current for-profit system deprives what needs to be treated as a basic human right: the right to be healthy, and therefore the right to have agency over our own bodies. Most of us do not have meaningful choice in taking care of ourselves when costs are so prohibitive. What would it be like if instead of saying, I don't absolutely need to go to the doctor because it's not an emergency yet, we got to say, how about I go to the doctor before this potentially becomes an emergency or a chronic illness? The New York Health makes that possible.

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I keep hearing pushback on how the New York Health Act sounds great in theory, but funding it and organizing that care may be too challenging. Minuta of economic and logistical details used to criticize the New York Health Act is just a distraction. At its core, access to healthcare is less about logistics and technicalities, and more about values. Logistics can always be figured out. We as a society have to choose what we value, and commit to figuring out how to make those values a lived reality for our communities. We should value all people thriving more than we value profits for a handful of insurance company investors and CEOs. What makes the New York Health Act so special is that it not only values healthcare as a human right; it also provides a feasible and fair path to realizing that value that lowers costs and administrative burden across the board. Yes, of course there will be some growing pains, but we are fully capable of figuring it out and the New York Health Act clearly lays out how. Money isn't the problem. Meeting increased demand for care isn't the problem. The problem is one of priorities and political will, and that these priorities are often shaped by agendas of corporate profit and racism.

Time and time again the message our government sends us is that exorbitant wealth for the few, like insurance companies, is more important than the basic wellbeing of the rest of us. It's up to us and representatives like yourselves to say no more and that healthcare is a human right. . That starts with passing the New York Health Act.

