

Dear New York State Legislators,

Our health care system is destroying the lives of New Yorkers and holding back New York small businesses every day. Please support the NY Health Act to fix our interminably broken health care system.

Unfortunately my family has personally felt the consequences of our broken health care system. In 2016 the best health insurance plan we could get was over \$10,000 to cover my wife and I for the year. Despite this sizable premium, we still had to get a high deductible plan with a \$14,000 "max out of pocket" and while trying to get pregnant we experienced losses and some minor medical issues that ended up with us paying over \$20K out-of-pocket when our insurance company refused to cover a number of standard and necessary procedures. In 2017 our insurance rates went up and we had to pay over \$12,000 in premiums for the same garbage insurance. We were lucky enough to get pregnant with our little girl, but unfortunately we had some relatively small complications with the pregnancy that resulted in us again spending nearly \$20K out of pocket. In total, between 2016 and 2017, our family was hit with over \$60,000 in out-of-pocket medical expenses. \$60,000 in 2 years -- and we're basically healthy people. Our health expenses were so large that when we filed our taxes in 2016 we were audited by New York State. After sending them a 2 inch stack of bills, we discovered that we'd actually spent *even more* than we thought and that we were due a small refund. Overall, we were lucky. We were able to cobble together the money so we didn't lose our home, but many less fortunate families in New York would have lost their homes or gone into medical bankruptcy or worse. We love our beautiful girl more than anything in the world and it brings me unfathomable sadness to think that someone less fortunate could have their aspirations of sending their child to college or making it to their next paycheck or even have the opportunity to bring their own little person into the world taken away from them by our horribly broken health care system.

Perhaps the pick-yourself-up-by-your-bootstraps folks in the room won't find stories of personal financial tragedy or generational economic stratification compelling. For you, I submit that passing the New York Health Act is fundamentally an economic issue that is stacking the deck against small businesses like mine and creating billions in bureaucratic waste each year. As a whole, personal health care expenditures account for ~\$200 billion/year in New York, which is the 2nd highest in the nation. Compared to other nations around the world that use single-payer systems like the NYHA, we spend nearly twice as much per person and yet our health outcomes like infant mortality and life expectancy rank among third world countries like Costa Rica and Belarus. In addition to being nonsensical, it's quite simply a tax on the businesses and citizens of New York that makes us uncompetitive in a world marketplace. What's more, it's a tax that hits small businesses like mine the hardest because we don't have negotiating power, making it that much harder to compete with large corporations to acquire and keep the best talent. Opponents of the NYHA argue that we'll need to double NYS taxes. While that may or may not be true, what's oft not said is that overall the citizens of our state will save money. Even a study backed by the Koch brothers found that New Yorkers would save over \$15 billion dollars per year. Other estimates (and performance by single payer systems around the world) suggest that New Yorkers could actually save up to \$100B/year, which would effectively mean on average each person paying \$5,000 LESS for health care each year.

Please support the NY Health Act as the only viable path to correct course and bring sanity to our broken health care system.

Thank you for your service.

Sincerely,

A handwritten signature in black ink that reads "Sean Montgomery". The signature is fluid and cursive, with a long horizontal stroke at the end.

Sean Montgomery