

My name is Lynn Esteban, I live in Poughkeepsie, NY. Before I got sick, I owned a landscaping company. I managed every aspect from marketing to mulch shoveling. Yet today, It is a herculean effort to be here to testify. Today's testimony will lead to weeks of recovery for me, in pain in the complete dark and silence, removed completely from the lives of my two children and my husband, not to mention my own life that I'd like to be leading. It is like a living death.

I have a list of diagnoses. The headliner, Myalgic Encephalomyelitis, is a devastating multi-system disease that has damaged my nervous system, my immune system, and my energy metabolism. Like an estimated 62,000-152,000 New Yorkers with ME, I went from healthy to completely disabled virtually overnight. At my best, I am still mostly homebound. At my worst, I am bedridden. I can't work, even from home.

I'm lucky, though. I do have a rock solid marriage, I have two wonderful children. I worry deeply about the effect that my illness will have on them. My husband has a steady job that supports the whole family, and his employer provides the health benefits we currently have through BCBS.

Here in NY, there are only three specialists for my condition. Two are cash only and I can not afford them. The one doctor I see accepts some insurance. We just found out that my husband's employer is changing insurance carriers and I can't begin to explain how terrifying it is to suddenly realize that the only specialist in NY that I can afford to see is not in the network. This means higher bills and fewer visits if I need to pay out of pocket. It's a reduction in care I shouldn't have to face.

In the 9 years that I've been sick, I've seen at least 15 different specialists. Their recommendations have had very little effect. After years of inconclusive tests and misdiagnoses, it was only this year that a neurologist identified autoimmune markers that indicate a viable treatment. Finally! However, BCBS is currently denying me the only treatment recommended by doctors with decades of experience and incredible depth of knowledge; denying a treatment which

may lead to a life where I can work again, drive my kids to sports again, and be an active participant in the world again.

Yes, my insurance has paid for numerous doctors visits, tests, and prescriptions. But it has also thrown many barriers in my path to get appropriate testing, subsequent diagnosis, and then treatments. BCBS thinks they know better, and so deny testing and treatment recommended by some of the top specialists in the country. They also denied some of the only tests that have brought clarity to my diagnosis. We will have to pay thousands out of pocket, money we cannot afford.

You should see my husband's spreadsheets, and hear the countless hours he spends on the phone with our health insurance alone. We've been nearly sent to collections due to errors on the part of BC, despite paying all of our bills on time. We're now fighting BCBS when I should be fighting to heal, fighting for my life. I'm being presented with barriers when I should be presented with options

These stressors, these barriers to improving my health were created by our current insurance system. With your vote on the NY Health act you have the fleeting opportunity to remove these barriers that are devastating to struggling and vulnerable NYers like me. When at our most lost and most sick, we reached out for care and healing and instead met barriers manufactured by profit driven algorithms. As long as insurance companies are limiting my medical decisions, I will not be living. As long as insurance companies dictate which doctors I can see, and what those doctors can do, I cannot effectively fight for my life. My access to appropriate, affordable treatments is a human right.

Please vote to remove these barriers so that I, and others like me, can have access to the tests, doctors, and treatments that allow us to live our fullest lives. Thank you