Good morning.

I am Joan Elizabeth Seamans, a business women, parent and last year, a candidate for the NYS senate from district 61 in Western New York. I have traveled thousands of miles speaking with thousands of Western New Yorkers. One common thread within my diverse region is the need to reduce healthcare costs and fix our broken healthcare system.

I met a 49 old women from Clarence NY who had cancer last year and is financially devastated. She is overwhelmed trying to pay her medical bills. She can't keep up send may lose her home. After a long conversation, she quietly admitted to me that if her cancer comes back she may not seek treatment because the financial strain is too much for her emotionally. In other words, she would find it easier to face death that deal with the overwhelming stress from her medical costs.

A 28 year old women sent me a letter. She wrote "Over a year ago I was diagnosed with relapsing remitting multiple sclerosis. If you don't know what this is it's a horrible disease that attacks your immune system. At times it has been difficult, but I have tried to push thru it the best I can working as an assistant stylist in a salon.

About a month ago my symptoms started to get worse. I became weak, my vision got bad and I became heavily fatigued. I made an appointment with my Dr and went to

my appointment. It was there I found out I no longer had insurance. I called the company and was told I make $ 200.00 too much and was kicked off with no notification.

I signed up for the NYS essential plan and was told I would have to wait a whole month for it to kick in.

After meeting with my Dr, he informed me I needed a brain and cervical spine scan to check for more lesions and a vision test to check if my eyes were still functioning. I needed an IV steroid treatment. I had no money to pay for any of it. I was told I could pay out of pocket for my steroid treatment, but it would be close to $200.00 not including the hospital fee. It was beyond what I could afford, and I was forced to go without treatment.
As if that wasn't bad enough I could not get my Copaxone shots, without insurance it would cost me $7,436 for a month supply.

I went to the Dr today and learned my disease has worsened and they are not sure if my medication is working anymore. I fear that damage was done because I was not able to get the appropriate treatment at the time and I now have to suffer the consequences when I did nothing wrong.

I met a 50 year old women from Churchville New York who makes about $60,000 a year. Yes, she has insurance yet, her health care costs last year, out of pocket, were $24,000. That is more than 1/3 of her total income. She just shoot her head saying, "We just can't do this anymore".

On a personal level, my family too has been impacted. My son hurt his back and suffers with chronic pain. He has anxiety and this exasperated it further to the point he was having panic attacks almost daily. Like the other parents is this room it is tragic seeing your child suffer so much. He was referred to a specialist but the appointment was months away. Finally, when he got in to see the doctor, the receptionist told his the doctor did not take his insurance. My husband offered to pay privately, begged them, but they refused and send them both away. It was absolutely crushing for my son and for months after that he suffered multiple panics attacks a day until we connected with another doctor.

In New York State, we have an opportunity to do something groundbreaking. People say NYS expensive. We can save families money by reducing their health care costs, . We can keep people healthier. We can start to fix the broken healthcare system. Healthcare remains one of the most pressing issues facing our New York families. Now is the time, we can't wait.