

New York health care hearing testimony

My name is Lee Greene and I live in Syracuse. I'm 72 years old, retired and worked in health care as a medical laboratory supervisor and hematology specialist for 37 years. Currently I am on Medicare, and I have a supplement to Medicare as well as a coverage policy. Cost is about \$400 a month. I have very good dental insurance as the spousal survivor of a federal employee. Many people lose their dental insurance when they retire if they ever had any at all. Dental care needs to be covered like any other health care procedure as poor dental health can lead to poor digestion and nutrition while infections in the teeth can move to other organs of the body!

I did have one time when health care access was a challenge. I had to leave a good job in Philadelphia and return to New York due to family related issues. I continued my health care coverage under the Cobra provision, which is often too expensive for many people to use while between jobs.

Unfortunately, the insurance through that job was limited only to the Philadelphia region, so until I could arrange for something back in New York, I had to travel to Philadelphia to see a doctor and get medication. I was fortunate that I had the means and freedom to do that for a year until I was able to get coverage in New York. If I had had a lapse in coverage, I would have had difficulty in getting affordable coverage again until I went back to work. I learned that despite my good fortune of having insurance, I couldn't pick my doctor. The insurance companies get to decide who my doctor was. Under the New York Health Act, all doctors would be in network.

Few people who change jobs or move from state to state can afford to travel to meet their medical needs and must go without coverage for a period of time unless they move directly into a new job immediately. This is how people fall through the cracks, and heaven forbid if they develop a health problem condition while caring for an ill loved one or in between jobs! Access to quality health care should not be tied to employment.

But I am here today to relate other examples that explain why we need single payer, universal coverage in New York.

The two stories I'm going to relate that make three different points.

1. No children should lose their home because of their parents' lack of health care.
2. When one spouse carries the family health insurance and goes on Medicare, the spouse and family no longer have coverage.
3. No mother should lose her child because she can't afford the same quality health care that is available to others.

First example :

A family that I am close to did everything right. He was a well paid electrician and she a home schooling mom. He provided for his family, had good health care that covered them all, and

saved a substantial amount for retirement. When he developed severe complications from diabetes, he had to retire.

While waiting for social security disability to kick in, he continued his health insurance through COBRA. After 2 years he went on Medicare. That left his family without health insurance. About this same time his wife developed colon cancer. Now she was without insurance and could not qualify for any! Between the two of them they depleted all their savings and retirement money to take care of their health. Since then, the ACA protects us from preexisting conditions not being covered. But what it doesn't do is give us the ability to go see a doctor when we're in between insurance plans. I wonder how much more invasive and dangerous that tumor got because she couldn't go to the doctor when her symptoms first started.

They both died within a couple of years of each other. They left two sons living in their home, ages 22 and 18. The 22 year old had a job, paid the mortgage every month, kept food on the table, gas in the car, and cared for his 18 year old brother with a developmental disability.

A year after their mother died, they got a notice they must vacate the home as it was being taken for unpaid medical bills belonging to their parents. They had 10 days to leave their home. They were in a panic, thinking they would be homeless and on the street.

His brother is now living with his aunt, my good friend. She is 70 years old, retired, has multiple health issues of her own, and continues to work part-time, as she now has another person to provide for. She is trying to find ways to get services for her nephew. One point I want to make is that often when one spouse goes on Medicare and the other is younger, the younger one is no longer covered by insurance and must go looking for their own, and hopefully qualify. As an individual, and no longer part of a group plan, the cost is frequently unaffordable, putting it out of reach and leaving them uninsured, even if they have no preexisting conditions.

The second point is that no child should lose the only home they ever knew because of their parents medical bills! They were forced out by our broken, compassion-less health care system. How many homeless people on our streets are there because situations like this forced them out of their homes.

Second example:

I worked with a young single mother at the American Red Cross. We were both Donor Specialists working on blood drives, collecting units of blood. I started working there part time after I retired. Starting pay was \$10.50 an hour, which was extra spending money for me. My co-worker was raising two children. While health care was available through her work, she could not afford to have the family level premiums taken out of her pay, so went without. She had the opportunity to work lots of overtime to earn more money, but that would mean long hours on the road and not being home for her children, so she worked days only and stayed in town, limiting her income.

One day her son developed a severe ear infection. She took him to a local clinic that was primarily available for those who could not afford more. He was put on an antibiotic. When he got worse, she took him back and they told her he just had to finish the required dosage.

When he went to bed that night he asked his mother if he was going to die, he was in so much pain. They next morning she found him dead in his bed! Would she have taken him to the ER if she wasn't worried about going bankrupt?

Another close friend of mine is an independent contractor/ carpenter who went 10 years without health insurance due to the cost. She now is on extended Medicare through the affordable care act. But finding a practice who would take her was very difficult as they have a quota that limits how many patients they will accept at that reimbursement level, so practice after practice had no room for her! Under the New York Health Act, providers won't be able to pick and choose which patients will make them the most money. We'll all be treated equally.

No one should be forced to accept subpar health care. Everyone should have access to the exact same quality health care no matter their income. So many people work in service industries, including health care service, that pay close to the minimum wage, but keep our society going. They are taking care of those who can actually afford better health care than the caregivers themselves, who may be going without.

While I have been fortunate to always have health insurance coverage and have been able to afford it, so many around me have not. These various situations I have cited make it extremely difficult for many to have what so many others have always had and have taken for granted.

Everyone has a right to good quality health care and equal access to doctors and specialists. People are losing their homes and dying under our current system! My question for you is: what are you going to do about it? How many more stories will you have to listen to today?

