TESTIMONY for NY HEALTH ACT PUBLIC HEARINGS November 25th, 2019, Kingston NY Amy Fradon 95 West Saugerties Rd Woodstock, NY 12498 914-388-0236

Hello. My name is Amy Fradon. I am a New York State resident living in Woodstock and I am here because I am passionate about passing the NY Health Act.

4 years ago, my husband and I decided to invite my 89 year old mother and my 93 year old father to come live with us. My husband, Peter, could see that mom and dad were beginning to lose their ability to manage their homes and medical issues on their own, and that the help they were needing would, over time, deplete me beyond hope. It took a busy year to remodel our house to accommodate two more people, help them sell and liquidate their respective homes and move them to Woodstock to live with us.

My mom is now 93 and my Dad passed away on October 3rd at the age of 97 from liver cancer. At the time they moved in they were still mostly healthy and mobile. Over the past 4 years, as they have aged, we have had numerous visits to hospitals and untold visits to dozens of doctors and specialists. In dad's case, I finally told his oncologist and primary doctor that they could not keep shipping him off to another blood test, infusion or specialist because the poor man could barely walk or get in and out of a car. Finally, Hospice was called in. At the Hospice intake, I began to cry because the care that we were going to receive from Hospice felt like the most humane care we had been offered in all those years. The Hospice team came to our house and enabled Dad to be in the comfort of our home while receiving excellent and generous care, as needed, at no cost to us. Hospice also took care of our whole family as we went through this horrific disease together. I thought it very sad that it took a terminal diagnosis for the health care and insurance industry to treat us with such humanity and compassion.

Caring for aging parents is a remarkable journey, It has been, and is, extremely rewarding and heartwarming and it is also incredibly difficult. My husband and I had no idea what we were embarking on but we both felt that it was simply the right thing to do for these two people who dedicated their lives to me, their only child.

As time went on, Peter and I became increasingly aware of the workload involved in caring for two aging human beings. It is like the responsibility of parenting but senior parents are full-grown, often ailing and are certainly not used to having their kids setting the rules. We found that the work load involved in caring for them and keeping up our house and property was almost more than we could handle. While Peter had to be totally accountable to driveway and path maintenance in the event of ambulance visits or getting them to doctors, I was doing laundry every day, cleaning bedrooms and bathrooms, cooking, washing dishes, administering pills, visiting and arranging doctor visits. I did all of this while continuing a private practice as a vocal coach. It got to the point where I literally could not find time to go to the bathroom.

People kept urging me to get help. I was finally able to hire two aides who were of great help both literally but also as a support for me emotionally. In the end, between Hospice and our two aides, Peter and mom and I got through Dad's final days. I would do it all again for Dad and will now do everything I can for Mom. I have no regrets.

But it does occur to me that while caring for my parents is noble and beautiful and for me a given, it would be a relief to know that we were going to receive some sort of assistance for giving so much of our lives and resources to care for two deserving, elderly people and for helping to reduce medical costs in America by keeping them out of institutional settings.

Currently, my husband and I are each paying about \$900 premium per month for our health insurance as well as co-pays and a deductible. My \$900 premium makes up almost my entire monthly salary, especially since I cannot work as often due to caring for my parents. Our premiums go up every single year with no ultimate cap. Critics of the NY Health Act worry about higher taxes. With the burden spread across every citizen, we will pay less than our current premiums and the best part is, everyone will be covered for everything. With the New York Health Act, we have the chance to support families such as mine who have undertaken to care for their parents at home. We have the chance to support families in hiring Home Health Aides- a necessity that is now only funded out-of-pocket or through Medicaid, also providing untold numbers of new jobs in the health care industry. And these same families who are supporting their elders, would be assured of excellent health care for themselves while providing this service. Before I was married, I was on the Attordable Act medicaid program and the care was excellent and totally free. I saw that government administered health insurance was excellent.

I want to live in a world where I know that my hard earned dollars are giving me, my loved ones and my fellow New Yorkers the simple, affordable, always available, easy-to-access health care that they deserve.

I strongly and passionately urge all of our elected officials to pass the NY Health Act. We cannot go on supporting a for-profit industry which puts it's own bottom line before our very lives. Passing the NY Health Act is the right, fair and humane way to keep us all healthy and productive.