

## HEALTH INSURANCE TESTIMONY

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LINDA HAGGER

My son Scott was hospitalized in January, 2002 he was diagnosed with bi-polar disorder, he was fired from his job in December 2001 and he didn't have any health insurance. His bills totaled over \$16,000 and he couldn't pay them and he had to file for bankruptcy. If there was a State or National Health Insurance Plan in place, St. Joseph's & Upstate Hospitals would not have absorbed the loss. Eventually, he was able to get Medicaid.

There are a few free clinics in Syracuse where you can get medical attention, but it is limited to one or two days a week in the evening or one afternoon during the day and if it is a major holiday their closed. If you are working poor and work the hours the clinic is open you are out of luck. If you need hospitalization, you run the risk of getting a hospital bill you might not be able to pay. This results in a negative report on your credit report which affects how much you pay for all types of insurance, & getting a job.

Teri C., a diabetic had medicaid but now she has SSD. Medicaid was dropped and she got Healthy NY, but the premiums were too much, and she had to drop it. Teri had a recent stay in hospital due to kidney stones, no insurance and she will need a hip replacement in the near future.

Kevin H. has just returned to Syracuse, he has worked in the Amusement Business, his teeth need major repair and he can't be treated at The Syracuse Community Health Center because he owes them a balance from before and the Health Center refused to treat him.

I have grandchildren and cousins in their 20's and they don't have health insurance. They either make too much for medicaid or they can't afford the premiums for Healthy NY. Most of them are healthy right now except for Michael he needs on-going treatment for his back due to a car injury a couple of years ago His brother, David needs a hernia operation in the near future.

If we had Health Insurance for the 49 million American men, women & children who don't have health insurance it would actually guarantee a better quality of life. Individuals would be able to obtain preventive medicine and not wait until they are so

sick; they have to go to the hospital emergency room. It would also alleviate a lot of stress of not knowing, if you get sick and can't pay the bill. More people would be working because they wouldn't have to worry if their income put them over the income eligibility. The taxes gained from the more people employed could help offset the cost of health insurance. We could study what other countries have, Canada, England, France, & Costa Rico, etc. and take the best of their health care plans and improve on it. I'm sure we could come up with something affordable for most Americans. Since 2001 health premiums have tripled. Some health providers hire service contractors to discontinue policies on the sickest clients and then reward the service contractors with bonuses for keeping the bottom line. Not having health insurance affects all income levels. It costs us more for not having health insurance in human productivity.