

Testimony of Paul D.  
Resident of Lisbon, NY  
Public Hearing on Health Insurance Exchange  
Rochester - May 19, 2011

Stuck between a rock and a hard place. That's what it feels like sometimes, working full-time in a rock quarry in St. Lawrence County and growing and selling hay after that; all to be able to have health insurance and money to pay the co-pays and hospital bills.

You see, my wife, who is self-employed, has Muscular Dystrophy and is a cancer survivor. We can't afford to go a single day without health insurance coverage.

Mary was diagnosed with Muscular Dystrophy in 1977 and has been on very powerful, and expensive, medications ever since. Then in June of 2007 she underwent a kidney transplant after being on dialysis the year before. So in addition to the Muscular Dystrophy medications, she then needed to begin taking very powerful, very expensive anti-rejection drugs, that she must take for the rest of her life.

In September of last year, devastation struck again when cancer was found in Mary's native kidney. Thankfully, it was not in her transplanted kidney, but it would mean traveling to Rochester for surgery once again. We made 38 trips.

We have health insurance, and are very thankful for it; but it certainly is not affordable. Premiums cost \$3,000 a year; routine doctor visit co-pays, \$238 a month; prescriptions, another \$745 a month. And this is after the \$5,000 annual deductible. Since Mary's cancer diagnosis in September, co-pays, deductibles and travel expenses for treatment have cost us a total of \$9,000.

We make a simple living and these kinds of expenses are pushing us to our limit. We know we could be one paycheck away from financial ruin. We are worried about the present because if I lost my job, we would have no health insurance and there is no way we could afford to pay for COBRA and the medical bills.

But we are also very worried about our future. I am in my early 60's and am hopeful that I can get Medicare and consider retiring when I am 65. But if I did that, my wife would be left uninsured. So the new Health Insurance Exchange that you are considering today might be her only hope for affordable coverage that meets her medical needs.

I urge you to remember our story as you work to establish a health care insurance exchange so that people like us can find affordable health insurance coverage. We can't afford to wait, and immediate action on this issue is so obviously needed. Those, like my wife, who are facing chronic diseases should be focusing on staying well, not living in fear of what could happen if their insurance coverage goes away.

Thank you.