

Good Afternoon

Thank You for giving me the opportunity to testify today...and for holding this hearing. I am a strong supporter of the Affordable Care Act passed last year. In fact, I worked hard to help get it passed. Now New York must take the steps needed to implement all parts of this most important bill.

The Health Care Exchanges are an integral part of this bill. The state legislation must pass the legislation needed to create strong, consumer friendly Health Insurance Exchanges. The exchanges must be easily accessible to everyone in our state, to include information and help to those seeking insurance.

My husband and I live in Chautauqua county New York. My husband is 61, almost 62, and I am sixty years old. We both have worked since we were in our teens, at times part time during college, and then full time after graduation. That is over forty years of work for each of us. We are not slackers or looking for hand outs.

Last December after forty years of working on gas wells, a very physical job, requiring working in all kinds of weather, my husband was ordered to stop working by his doctor due to a disability. He suffers from severe nerve damage which affects his ability to walk and maintain his balance. I had quit my job as an employment counselor several years ago to help care for my two young grandchildren who are being raised by a single parent father. Therefore, we suddenly found ourselves with NO health insurance. Something at our age and with our medical needs was unacceptable.

We looked into Cobra. The cost would be over \$1,000 a month...clearly out of our range. We started to call around to other health insurance companies but could find no policy that would cover us, due to our pre-existing conditions, or was within our income.

Even though I am highly educated, with a degree in social services and a master's degree, I found the entire review and comparison of health insurance policies extremely confusing. I had a very difficult time trying to compare policies that were within our budget but at the same time comprehensive enough to cover our medical needs. The language used to describe the various medical coverage was foreign to me, someone who never has worked in the medical field. What one policy would cover may be too expensive. Finding a policy we could afford often did not have the coverage we need.

Health exchanges would help to eliminate this maze of confusion for anyone seeking to purchase health insurance. It would provide a one stop shopping where we could easily compare policies, empowering us to purchase the best policy to meet our needs, at a cost we could afford. The Health exchanges hopefully would also greatly reduce the cost. Right now my husband and I are on Healthy NY. the policy is pretty good, with coverage for our medical needs. Although the cost is greatly lower than what we could afford on our own, it still costs us about a third of our only income, social security. Without savings to help supplement our income we surely would lose our home or force us to go without health insurance. We need more options that are realistically within our budget. A third of our low income to pay for health insurance is too

Judi Lutz-Woods, Testimony at Rochester Public Forum on the Health Insurance Exchange

much. We have several friends who own their own business...work 7 days a week up to 14 hours a day, and still they cannot afford health care insurance. We need more options, such as buying into the same insurance that state workers receive. A single payer system would be the BEST, although I would be happy with a public option.

While you are developing the Health Care Exchanges, please do not forget about people like my husband and me, who will benefit greatly from their creation.

Thank You for your time and consideration on this most important need.