

Good morning, I would like to thank the committee for inviting me to testify today. My name is Marcella Taylor. I am a mother and a Certified Nursing Assistant at a Nursing Home here in Rochester where I've worked as a CNA for 30 years.

The absolute best part of my job is caring for my residents. I believe that it is something I was born to do. It's not easy, and it's not very financially rewarding, but the feeling of purpose and satisfaction I get from caring for others in their time of need keeps me in this profession.

As a cancer survivor I know what it feels like to need care. I also know what it feels like to live in constant fear of going to the doctor because of the cost. You see, I'm "high maintenance" when it comes to my healthcare. I need visits every 6 months for cancer check-ups and have High blood pressure as well. Every time my doctor wants me to take a special test or make an extra visit the cost becomes a stressor. When my oncologist prescribes a new medication, I worry that my insurance won't cover it or will recommend another medication or generic that is not as effective. As you know, stress is not good for people who have high blood pressure and are trying to keep cancer at bay.

It wasn't always this way. A while back, my employer changed plans from MVP to Blue Choice. It was cheaper for them and they didn't want to pay for the more expensive plan any longer. The coverage is much worse. The co-pays are higher, along with the cost for the prescriptions.

There was a 2 week period where my employer didn't pay for the insurance and everyone in the facility lost their insurance. That meant no bloodwork was being done, no Dr. visits and no prescriptions being filled all out of fear of the cost. Talk about stress!

Waiting for approvals from the insurance companies is also stressful. I once had to take an Upper GI test that took 3 weeks to get approved. It was a test that needed to be done, but I was worried about a denial the whole time.

Our insurance is so expensive that many of my co-workers are forced to work 2<sup>nd</sup> jobs and/or overtime to be able to afford the family insurance option offered by my employer. We all live in fear of the bill. And we are the lucky ones, we have insurance.

I support the New York Health bill to provide comprehensive, universal health coverage for every New Yorker because I believe that no one should live in fear of getting the care that they need. Not my co-workers, not my residents, not my family or yours.

We have enough stress in our lives already, it's time to take action so that no one needs to make the painful choice between their medication and paying for other needs or feeling forced to work two jobs and never see their families just to make ends meet. I know that for me, without this stress I would be able to focus more on what I truly love to do as a healthcare worker, care for the residents that need me. Thank you for listening.