

Testimony to the Joint Hearing on the NY Health Act
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I live in the Town of Milton, in Saratoga County.

In the book Counting Backwards¹ an anesthesiologist discussed how the most amazing operation he ever participated in was a heart transplant on a 13 year old boy. When that boy turned 19 he was no longer eligible for the childhood Medicaid program he was on and he couldn't afford his medicine. He went 9 days without his medicine and his heart went into rejection. He spent two months in the ICU, the amount of money spent could have covered his medicine for 20 years. Because he had not taken his medicine he was considered non-compliant and not eligible for another transplant.

He died two years later.

Today there are many stories of 26 year olds, who were no longer eligible for their parents insurance, whose medication costs for insulin were so high, that they rationed their medicine or couldn't afford to buy it. Their diabetes went out of control and they died².

In every Stewarts and on Community Boards throughout New York people are posting for help to pay medical bills. One third of the Go-fund me pages are filled with requests for help paying for medical costs.³

Parents of young children tell how they parked outside the emergency room and observed their child who had taken poison, rather than go in, because they feared what the cost of the emergency room would be⁴.

Over 600,000 people file for bankruptcy every year due to medical costs.

Lack of access causes high mortality. Premiums and copays and already high deductibles have been rising. The copays for my health care have risen 25% since last year.

The US Department of Justice has lawsuits to end the protections for pre-existing conditions included in the ACA⁵.

This is an insane way to provide medical care to people. Our healthcare finance is focused on denying care, not providing it.

My reason for being here is very personal one. My son is 23 years old; he had a heart transplant at age 13. What will happen to him when he turns 26 and can no longer be included on my insurance? I do not want him to have to use a Go-fund me page or a notice on a Stewarts community board because of a dysfunctional medical system which does not provide health care.

In January, my insurance company raised the copay on one of my son's anti-rejection medications from \$10 to \$1,430 for a ninety-day supply without notification to my son or his doctors. It took me four days and hours of phone calls between my son's doctors, the insurance company, pharmacy and pharmaceutical company to get the copay reduced.

In March my insurance company let us know that one of my son's providers was no longer in network. This month they let me know that Westchester medical, the hospital where my son goes for heart transplant care, might no longer be in network. Dealing with the insurance company is a constant ongoing problem. Which is also an economic cost.

Three years ago, my health insurance company stopped covering some of my son's doctors. I have the Empire plan, so the hospital continued to be in network, but not the doctors. The cardiologist, who was a heart transplant specialist, had been scheduled to do a cardiac biopsy, which my son required.

It took over six months of constant calls and letters and follow up before my health insurance gave me names of doctors who were qualified to provide the follow up care for a heart transplant. The first three doctors they gave me were a gastroenterologist and two doctors who were not experts in heart transplant care and biopsies. One of these doctors had four confirmed medical malpractice complaints at the NY Department of Health.

My son went to the now out of network doctor for the operation, but the high deductible meant that insurance did not pay anything. The NY State Attorney General's office told me that unless it was an emergency operation, the insurance company could take as long as they wanted to provide a qualified doctor.

Stress and grief caused by lack of access to health care and medicine, even when insured, and the loss of loved ones due to the for-profit insurance system, have high economic⁶ costs. Stress and grief cause lower productivity and lower lifetime earnings.⁷ Bankruptcy results in a decrease in wealth and an increase in homelessness.

I, my son, and so many other New York residents need guaranteed access to Healthcare. We urge you to support the New York Health Act.

Endnotes:

¹ Pryzblo, Henry Jay; Counting Backwards: a doctor's note on anesthesia. W.W. Norton & co., NY, 2017

² When Alec Smith-Holt turned 26 and was no longer on his parent's health insurance he died because he could not afford the co-pay for his insulin. He is one of a long list of young people who have lost their lives because they could not afford the co-pay for their medications. Shane Patrick Boyle died in March 2018 when his Go-Fund me was short \$50 for his insulin, Alec Raeshawn Smith, also 26 died in June 2018 because he couldn't afford his medicine. Go-fund me CEO reported that a third of its site's donations are to cover medical costs.

<https://www.cbsnews.com/news/mother-fights-for-lower-insulin-prices-after-sons-tragic-death/>

<https://www.thenation.com/article/alex-azar-trumps-hhs-pick-has-already-been-a-disaster-for-people-with-diabetes/>

³ <http://time.com/5516037/gofundme-medical-bills-one-third-ceo/>

⁴ <https://www.vox.com/health-care/2019/5/10/18526696/health-care-costs-er-emergency-room>

⁵ <https://www.cnn.com/2019/05/01/politics/affordable-care-act-lawsuit-trump/index.html>

⁶ Others have testified to the Macroeconomic savings of the New York Health Act for the State See Rand study and the study by Gerald Friedman, both show that the New York Health Act would cost the same or less than is currently spent by the government on health care. The savings would come through the reduced administrative costs.

Friedman, Gerald; "Economic Analysis of the New York Health Act." April 2015. New York Health, October 2017 http://www.infoshare.org/main/Economic_Analysis_New_York_Health_Act_-_GFriedman_-_April_2015.pdf, https://www.rand.org/pubs/research_reports/RR2424.html

The savings from the NY Health Act would go beyond the State level. Counties, Towns and School Districts could save millions of dollars on the reduced costs for their employee health care. See Shaninfar, Darius; Testimony of Albany City Treasurer Darius Shaninfar to New York State Legislature on the New York Health Act, 1/13/2015; <http://scoffey.sunyempirefaculty.net/analysis-of-potential-tax-savings-from-the-ny-health-act-calculated-for-various-upstate-new-york-towns-school-districts-and-counties/>

⁷ See <http://theconversation.com/how-to-calculate-the-economic-impact-of-grief-68936> and <https://workplacepsychology.net/2016/07/04/cost-of-stress-on-the-u-s-economy-is-300-billion-says-who/>. The second article focuses on work stress, but stress from lack of access to medical care would be similar.