

From: Lawrence Fine  
28 Southwest Pass  
Greenfield Center, NY

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November 25, 2019

To: Joint New York Senate and Assembly, New York Health Act Hearing.  
Kingston, NY

My name is Lawrence Fine. I live in Greenfield, New York.

Your health is the most important thing in your life. Without it, you're miserable, tortured or dead. We are all just one little step, from illness or accident. That's why you, probably have excellent health insurance.

When I go to my doctors and if they recommend a procedure, the first thing I do, is cross my fingers, and pray I'm covered.

This is a list of my illnesses.

- Partial complex seizure disorder
- Sjogren's Syndrome (an autoimmune disease)
- Primary Biliary cirrhosis
- Antiphospholipid antibodies
- Hypertension
- Esophagitis
- Essential tremor
- Irritable bowel
- Liver cirrhosis
- Mitral valve disorder
- Proctitis
- Coronary artery disease
- Lyme disease
- Bell's palsy
- Lipoma
- Raynaud's
- Metatarsalgia
- Sleep Apnea
- Nocturia
- Osteopenia
- Osteoarthritis
- GERD

This past year my insurance company was billed approximately:  
\$108,000 for drugs,  
\$52,000 doctor visits and procedures.  
My out of pocket costs were approximately \$5,100.

Partial Complex seizure Disorder has left me with virtually no memory of my life. All of my health issues will only get worse. I don't know what my medical needs will be. Will they be covered by my insurance company and at what cost?

Insurance companies seem to routinely change their coverage and costs. One of my medications would cost me about \$8,000 a month if it were not covered. What then, bankruptcy? Death?

The stress of navigating this system as a chronically ill person has -- without a doubt -- exacerbated my already compromised health. I don't wish this stress on anyone. The New York Health Act would give me peace of mind that no matter what turn my health takes, I will be able to access high quality care without going bankrupt.

You cannot pass The New York Health Act soon enough. Thank you

A handwritten signature in black ink, appearing to read "Larry Fine", with a stylized flourish at the end.

Lawrence Fine

Larry. crly52@yahoo.com