

Testimony for Healthcare for All

My name is Pam Krimsky and I live in Highland, NY, Ulster County. As an artist, I can say that as a group, a high percentage of us suffer from the lack of affordable healthcare. Many of us do not hold regular jobs all the time, in large part, because it interferes with our artwork and buying private insurance is unaffordably expensive. During periods of full-time employment, I often had healthcare, but there were many other times in my life when I was working for myself, my own (art)work and could not afford the luxury of health insurance coverage.

In the 1980's to early 90's, living in Columbia County, and teaching in public school, I had health coverage, but in 1991, I lost my job. My ex-husband, an Iranian, and also an artist, lost his job at the same time. Because we both lost our jobs, we decided to go live in Iran. We had hopes of both getting college teaching jobs there.

When we first settled in Iran, late in 1991, we did not think about getting health insurance. The cost of a doctor's visit was very low, about the equivalent of \$5 for a visit to a general practitioner, and about \$8 to visit to a specialist. Medication, lab tests and pharmaceuticals were equally reasonable in cost. Later, in the mid- 1990's, we were both hired to open a Fine Art Department at a government university in SouthEastern Iran, and we had coverage through work. Later, when we left the jobs, we decided to buy health insurance in Iran and at the time, the late 1990's, the cost of health insurance was very reasonable, about \$80 for the two of us for a year. Medications which here are extremely costly are reasonably priced there, because the government helps subsidize their manufacture. Pharmacists can decide whether people coming in with prescriptions must go back to their doctor before the pharmacy will refill it or not. The pharmacist uses his or her judgement.

When I was a young student, I worked at a counter in a deli to make ends meet. There I used to get contact dermatitis from handling the clothe I used to wipe the counter between customers. Each time I'd need a new prescription for a cortisone ointment, I'd need to go back to a dermatologist, who, then charged about \$35 for a visit, and then I'd need to buy the tiny tube of cortisone, too. It would last about 1 1/2 months, then I'd need to go back to the dermatologist again.

Now, I've become allergic to wasp stings. Each time I get stung, and it happened 4 times this past summer, I needed to use an EpiPen to neutralize my body's reaction. The EpiPens only are sold in packs of 2. The cost of a package was almost \$400 when I first asked. It's a matter of life or death. With my Part D Medicare Drug Coverage, I was still quoted the price of about \$300. That is ridiculous cost for an implement costing \$3 to manufacture. I am, fortunately, who is healthy. I have Medicare for which I pay a good part of my Social Security Check each month and I pay for a Supplemental Plan, for which I pay an additional \$150 a month, and add the cost of drug coverage, which doesn't really cover the EpiPens well either and I use no other medications regularly. Medical costs are ridiculously high. We need Healthcare for All.