

**NY Health Act – Testimony
November 25th, 2019
Michael Solow
Kingston, NY**

Hello. My name is Michael Solow and I live here in Kingston. Thank you for this opportunity to speak in favor of the New York Health Act.

I want to begin by saying that I am not a fan of big bureaucracies – whether government-run or corporate-run – but I’ve come to realize that our current, heavily corporate-run healthcare system is not affordable, not sustainable, not fair, and has made a few people very rich while leaving too many unhealthy, under financial pressure and even bankrupt.

I believe a solution such as the New York Health Act is necessary to reform a poorly functioning healthcare system, by replacing private insurance with an entity that is run strictly for the benefit of patients, not to generate billions in profits that go to executives and shareholders. Plus, the Health Act will have the clout to hold down runaway medical costs that enrich the few at an insanely high price to the rest of us.

Our family knows first-hand the dangers of the current system. We were threatened with bankruptcy by it. Nearly 20 years ago, when our younger daughter was in middle school, she suffered from anorexia, an eating disorder that has a 10% mortality rate – the highest of any mental illness. Her condition was so precarious, our pediatrician ordered that she be admitted to a hospital program. After jumping through every hoop, we got our provider – Blue Cross – to approve the hospital stay.

But by the 3rd day, the insurer was threatening us, and pressuring the hospital, to discharge her, even though all the clinicians stated it was critical that she remain in the program. This harassment went on, almost daily, for the 6 weeks that our girl was in the hospital. A doctor with the insurance company tried to claim that the hospital’s doctors were wrong in requiring our daughter to stay hospitalized. This bogus insurance doctor never even saw our daughter, who was initially so weak that she was confined to a wheelchair.

So on top of the stress of having a child treated for a deadly condition, we had a second dose of stress from the insurance company. After our daughter was finally discharged in far better shape, an insurance rep admitted to me that

the only reason they continued to cover us was that, quote, you were a squeaky wheel, unquote.

I pointed out how horribly unfair this was. One's coverage should depend on need, not one's ability to fight. I was able to fight like hell, but not everyone is inclined to be as aggressive as I was. I also learned that this single hospital ward had 2 dedicated employees whose only job – only job! -- was to deal with insurance companies; and that the doctors spent hours every week defending their decisions to insurance functionaries, whose job is company profits, not patient well-being. What a total waste of time, money, and people's healthcare.

If Blue Cross had been successful at denying coverage, we would have kept our daughter in the hospital for critically needed treatment. At thousands of dollars a day, it surely would have pushed us to the edge of bankruptcy.

This story illustrates 3 key issues that would be solved by the NY Health Act:

- 1. Medical professionals should determine your healthcare, not insurance company bureaucrats whose first priority is not your health, but their bottom line.**
- 2. No patient or their parents should be threatened with financial ruin on top of dealing with a life-threatening healthcare crisis.**
- 3. Your coverage should be based on your needs, not on your ability to fight and be a so-called "squeaky wheel."**

There are many other things that the NY Health Act will do for society. And speakers today will talk to those issues. But I hope that the example of my family's story will help you and your colleagues, on both sides of the aisle, recognize that the day has come to join with every other advanced country, and turn healthcare in our state – and eventually our nation -- into a human right.

And P.S. I'm proud to say that the daughter I was talking about is here, in this room. Julia Solow of Hand-in-Hand, one of today's leaders in the fight for the New York Health Act. Thank you.