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Jeff Mikkelson  
222 W 15<sup>th</sup> St #2D  
New York, NY 10011  
(646) 483-3397  
jeff@jeffmikkelson.com

Testimony before the New York State Assembly and Senate Health Committees  
Public Hearing on the New York Health Act [A.5248, S.3577]

Dear Assembly Members and Senators,

My name is Jeff Mikkelson. I am a freelancer and small business owner who has been conducting business in New York City for almost eighteen years. For the first several years of my career I had no health insurance, because I could not afford it. During those years I did not see a doctor or dentist and went without treatment for chronic issues that, for all I knew, could have proven life-threatening. I was one of the lucky ones. I did not get seriously ill or injured during this time, but not having insurance was the source of constant anxiety, knowing, as I did, that if at any point I needed serious medical treatment, I would either go without or I would go bankrupt. Eventually I was able to purchase a cheap insurance plan through the Freelancers Union, which was an improvement, but just a few years later those plans were eliminated under the Affordable Care Act, and I was forced to buy insurance on the individual marketplace at a much higher premium, with higher deductibles. In the intervening years I have sometimes qualified for a subsidy under the ACA and sometimes not, but without exception premiums have gone up every year and deductibles and copays often rise as well. Each year brings bewildering changes to coverage and network access, and I am frequently forced to switch plans, wasting time and energy researching the tangle of options available on the individual marketplace. My current plan has a monthly premium of \$600 and a deductible of several thousand. As a small business owner, I can tell you, this constant runaround is a burden and a distraction that saps creative and entrepreneurial energy, impacting freelancers like myself in material and immaterial ways that go far beyond the official figures. Even to this day, cost factors into decisions that I make about whether to seek treatment for issues that arise. Is this problem serious enough to justify going to the doctor or dentist and paying the out of pocket expense? This is not the kind of calculation that any human being should ever have to make, but it is one that millions of New Yorkers—even many with “good insurance”—make every year. For freelancers, who now comprise a third of the workforce, this burden is compounded by the uncertainty and disruption it places on the management of business—for many, it determines whether they go into business at all, or if they remain there. Now, I believe that our private health insurance system is unjust, inhumane and unnecessary. Frankly, I would consider replacing it a moral imperative even if every credible study that’s been done on single payer healthcare hadn’t concluded that it will benefit the economy and save billions of dollars. But the fact is that passing the New York Health Act would lift an enormous weight from the shoulders of small businesses and allow millions of self-employed New Yorkers to live with greater dignity and without the anxiety of wondering whether they can afford what should be a basic human right. We must pass the New York Health Act and guarantee healthcare as a right for all.

Thank you.

