

Testimony to the Joint Hearing on the NY Health Act

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Turning 26 is a death sentence in this country for people with pre-existing conditions.

I am one of thousands of mothers and fathers who fear that our child will not be able to afford the medical care they need, the medications, the doctors, the high deductibles, the co-pays and premiums when they turn 26 and can no longer be on my health insurance.

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.

My son had a heart transplant ten years ago when he was 13. It was a miraculous operation. Now he relies on medicine twice a day to keep his heart from being rejected. He is almost 24 years old now. Every day I wake up and wonder what will happen in two years when my son turns 26. Will he be another statistic?

The news is filled with the names of young people who couldn't afford their medication and died. Alec Smith-Holt who died at 26, Shane Patrick Boyle died in March 2018 when his GoFund me was short \$50 for his insulin, Alec Raeshawn Smith, also 26 died in June 2018² and Danny Desnoyers³, who died because he missed a \$20 premium on Medicaid. These are just a few of the names of our young people whose lives have been cut short by the greed of for profit insurance companies.

Meanwhile, the for-profit insurance companies pay their CEO's millions of dollars based on their ability to make a profit. David Wichman, the CEO of United Health care gets over \$18 million a year. The combined compensation of the CEO's of the eight top for profit insurance companies was \$143.5 million in 2018, the profits were \$21.9 billion dollars.⁴ These companies make profits, by denying care to people who need it. They inflate the cost of health care for everyone, they cause our local taxes to be higher.⁵

The human cost of this greed is measured in early death, bankruptcy, homelessness. We need the NY Health Act now. It will cost less than the current system and the only ones who will lose are the wealthy CEO's and owners of insurance companies.

Many of us are fighting for the lives of our loved ones, to get medical care they need. Please support the NY Health Act.

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

² <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://www.mtv.com/news/3129365/scott-desnoyers-interview-daniel-healthcare/>

⁴ <https://www.modernhealthcare.com/insurance/health-insurer-ceos-score-big-paychecks-despite-public-scrutiny>

⁵ 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 Shahinfar 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/>

⁵ 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.