My name is Jess Robie, and I am a registered nurse and proud member of the New York State Nurses Association. I came to nursing as a second career after nearly 20 years working in human services. I am no stranger to trauma, to heart wrenching human experience, or to having to navigate complex systems to access basic necessities. I have been doing that my entire working life. In fact, I went into health care thinking that it would be easier to help people to stay healthy and to get the services and medications they needed working within a "funded" system rather than the patched together grant network I was burned out on.

You will hear many stories today about how the current insurance care system puts profits over patients, but I would like to talk to you today about how our insurance system puts profits over providers, because patients are not the only ones suffering in our for-profit, insurance driven system.

I am three years into my nursing career and I am already burned out. To be clear, I am not burned out from nursing, from witnessing death, or body fluids, or angry patients and families. I am burned out on my inability to do my job as a nurse because of the profit-driven insurance-based health care system. I spend more time trying to determine which box has to be checked, which code has to go where, and which network is aligned with which insurance company than I do with my patients.

I took a 50% pay cut. I gave up three years of time with friends, family and sleep. I walked away from a comfortable career because I wanted to care for people as a nurse. I studied for hours. I spent hours practicing evidence-based best practices so I could pass my boards and become a nurse. It is hands down the hardest thing I have ever done. I did it because I want to help people. I want to provide health care to people!

But that isn't what's happening in hospitals and doctor's offices. Not only are patients experiencing harmful consequences, but it is killing the people who have worked so hard to learn how to care for patients. Instead of focusing on how to best care for our patients. we focus on insurance driven "measures" that don't seem to equate to the best outcomes. Instead of using clinical judgement to determine the proper medication, we use insurance network "formularies." Instead of deciding what level of support a patient needs to keep them safe and healthy in their homes, we talk about what insurance they have and what criteria has to be met.

I didn't become a nurse to save insurance companies money. I didn't take an oath to honor shareholders' best interest. I made the commitment to care for patients.

Imagine what it's like to sit at the bedside of a single mother in kidney failure who is worried about her son who lost his father a year ago in an accident and is scared to death he is also going to lose his mom. We should be talking about how to best tolerate dialysis, what to eat and how to get enough rest. But that isn't what we talk about. We talk about how she will keep working so she can afford her health care. We talk about the medications she skips because she can't afford them. We talk about how she is trying to pay for the mental health care her son needs to deal with all of this. And I am burned out not because it is hard to be present with the harsh reality that she probably won't make it to his high school graduation, but because if we had a system that put patients over profit, I could do my job as a nurse. I could hold her hand, cry with her, and talk about the best way to keep her healthy, to help support her son. Instead we troubleshoot copays, talk about discount programs and strategize which meds she can forgo with the least damage to her longevity.

I am burned out because appointments are 15 minutes, which isn't enough time to greet someone, let alone examine them, listen to them, and offer a healing interaction. I am burnt out because there aren't enough nurses available and I am terrified I am going to miss something important. I am burnt out because I am constantly having to decide between getting written up for missing some timeline, or forgetting to check a box and staying in the room while my patient is crying. I am burnt out because I am on hold for 50 minutes at a time trying to find out exactly which form it is I have to fill out to get my patient to his wheelchair fitting. I am burnt out because there are medications that could change a person's life that cost $18,000 a dose and their insurance company, not their doctor will make the decision, and I will be the person who has to tell them they can't have it cause someone who has never seen or talked to them doesn't think they need it. I have to explain that. I am burnt out because my professional judgment doesn't matter if an insurance coder says it doesn't. I am burned out because profits matter more than anything else.

I had a conversation today with an insurance company who called to recommend a pressure relieving pad for a patient. I was calling back to find out what sort of pad they wanted the doctor to order for the patient and I was told she had to decide that. But then I sat on hold for 20 minutes so I could find out which pad the insurance company would cover... even though it was their idea in the first place. That process took 4 phone calls and 2 hours of my time. That is why I am burned out.

I am a good nurse. I have always and will always work with people in need. That is my calling, no matter how hard I have tried to do something else. Let me and so many others like me do our job. Let us provide health care. There are plenty of ways to make a profit in this country. Health care should not be one of them.