Hello my name is Malany Latchana and I live at 2720 Grand Concourse. I am a part of the Tenants Association and I was invited here by the Northwest Bronx Community and Clergy Coalition. I really don't understand how health insurance and state law work. For example, if I don't have health insurance i will get a fine when I file my taxes. Yet, I cannot claim all of my deductibles when I file but I have many medical expenses. For instance, last year I spent $6,000 in dental, $1500 for my glasses, and between copayments with the doctors specialists and medicine close I spent close to $5,000 yet I could only deduct $250.00 on my taxes. My husband I have United Health Care. We pay a high premium. When I go see my primary doctor i have to pay a $40 co payment, if i get any prescription I have to pay 20% of the prescription and 2 days later I get a $600 bill for the visit that I made to my primary doctor. I already have a $3,000 bill with Montefiore. So right now I am at a point that no matter how I feel I don't go to the doctor because that means that my $3,000 bill will keep going up. I have a sciatica nerve, a couple of pinched nerves in my back and varicose vein pain in my leg and I cannot take care of any of this because the treatment is too expensive. And I'll say it again even though I have insurance I cannot afford to take care of any of my health issues. Sometimes I wonder how people without insurance live because if it's hard for me that at least I have some insurance imagine them! We got to do something not just for us but for those people without insurance. I don't qualify for Medicaid but the insurance I have is not doing the job. So really we have to come up with a solution. And that solution is the New York Health Act. Right now I'm at a point that if nothing changes once I get a $10,000 bill I will file for