Hello, my name is Marilyn Vicioso and I live at 2720 Grand Concourse and am part of the tenants association in our building. I was invited here by the Northwest Bronx Community and Clergy Coalition. I am insured with Health First paying over $700 premium. Up to now my boss was helping me pay the insurance but according to him it is getting out of hand due to the high premium. He doesn't want to pay that amount anymore. I am frustrated with the barriers to care for myself because I see myself paying co pays when i see the doctor that cost either $30 for my primary doctor or $75 for a specialist. After a regular doctor visit I have to pay between $90 and $100 to pick up my medication because the insurance doesn't cover it all. Three days later I get a bill from the insurance company or the hospital billing me for the service that they rendered. Now I owe the hospital $1,000 that i have to pay before I follow up with my doctor.

I have to see 4 specialists on a regular basis- endocrinologist, thyroid, asthma, sleep apnea. I see my primary doctor every 3 months, a specialist for my asthma every 2 months and depending on how well the medications or treatment is going I see the other two doctors.

Sometimes I have to make difficult choices for example I recently went for a sleep apnea study and I have to follow up with the doctor because I need a machine to sleep but I couldn't afford to go to see the doctor or get the machine called CPAP because I didn't have enough money and I still don't. In the meantime, I wake up at night several times a week gasping for air. Each time it is a few seconds or minutes when I am not able to breathe.