

My name is Helen Meltzer-krim. I am Chair of the Health Committee of North West Bronx Indivisible, a member of Physicians for a National Health Plan, Concerned Citizens for Change, and North West Bronx Community and Clergy Coalition. I have a nephew with Friedrich's Ataxia, a degenerative neuromuscular disease similar to ALS. It is difficult to diagnose. Parents suffer as they watch their child lose the ability to walk, to write, to speak. Even for an aunt, it is more painful than I can describe. How can most parents manage the cost of the wheelchair, the spinal surgery, the computer equipment that helps a child communicate his needs? My nephew was diagnosed early on in the disease because his parents had good health insurance, and so they were able to receive the best medically available treatment.

But watching the sheer suffering caused by an incurable illness, I began to wonder how people cope without adequate coverage. The wonder led to outrage, which led to advocacy for the New York Health Act. As state employees, every one of you has very good insurance. But I am asking you to put yourself in the subject position of your constituents—as I have for my neighbors in the Bronx, which is 62 out of 62 counties in terms of healthcare outcomes—and think outside of your comfortable box.

As Senator Rivera says: we're all human and we will, eventually, get sick. Medical calamity can happen to anyone in a moment. Illness begets debt, job loss, consequent loss of insurance, and a spiral downward into ruin. In the middle class, where most of us live, sixty-five percent of bankruptcies are the result of medical debt. According to a recent NYS Health Campaign survey, 52% of respondents reported delaying healthcare or rationing medication, because of high co-pays and deductibles. And there are racial divides, which the NY Health Act will eliminate. In New York State, black women are 3-4 times more likely to die in childbirth than white women who can generally afford more expensive insurance. In NYC, that number jumps to 12 times more likely to die. Insurance profits incentivize discrimination against the poor. There is no limit to what insurance companies can charge, no limit to the political costs they can claim as expenses, and no definition of reasonable profit.

There is a moral imperative to remove profit from the healthcare system. All studies indicate that The New York Health Act is financially viable. Do not delay.