

Thank you to the New York State Senate and Assembly Committees on Health for inviting me to testify today. My name is Rachel Madley and I am a PhD student at Columbia University Medical Center researching type 1 Diabetes and a student fellow with Physicians for a National Health Program-New York Metro. July 16th of this year marked the 10-year anniversary of my diagnosis with type 1 Diabetes, an autoimmune disease that requires daily insulin to stay alive.

Throughout the ten years I have been diabetic, I have been uninsured and underinsured. When I have had health insurance, my parents could only afford a high deductible plan leaving many of my health costs uncovered. My parents both worked multiple jobs, borrowed money from people, and went in to massive debt just to get me care.

At age 19 I became ineligible for my parents' health plan. I took out thousands of extra dollars in private student loans to pay for my care and medications until I was eligible for insurance again (after passage of the ACA). Without insurance, my insulin was \$300-400 per month, which is 900% more expensive than the same insulin in Canada, and my insulin pump supplies, doctor appointments, and lab tests were thousands more.

Our profit-driven healthcare system has made it incredibly difficult to get the care I need, and once the system almost killed me. I was in college and on health insurance under the ACA. My insurance company delayed my insulin refill for so long that I was one day from running out. I went to the pharmacy to try to refill it again and it was still not covered by insurance. I called the insurance company but they were closed for Good Friday. I was now out of insulin with no way to pay the \$300 out-of-pocket cost. The pharmacist recognized my panic and gave me a vial of insulin for free to get me through the weekend. Without it, I could have slipped into diabetic ketoacidosis.

Diabetic ketoacidosis, or DKA, occurs when the body does not have enough insulin and causes your blood to become acidic. Your acidic blood then damages your internal organs, killing you from the inside out. DKA can develop in less than 24 hours without insulin. If I had waited until my insurance company opened again and finally processed my prescription, I would probably be dead. Our current healthcare system has already killed 12 diabetics this year, that we know of, in a similar way because they could not afford their health insurance or insulin. We should be ashamed that these people died while their life-saving medication sat behind every pharmacy counter in the country at a sky-high price.

I am terrified of my health insurance company because I know that they could delay or deny my care at any moment which would have life-threatening consequences for me. Private health insurance companies have demonstrated to me and other patients over and over again that their top priority is profit, not patient health, that its ok if I go into DKA due to errors on their part or my inability to pay outrageous prices, that my life is only worth the money I can pay them.

To restore health as the top priority in our healthcare system, we must remove for-profit insurance companies from the equation. We must introduce a streamlined, publicly funded privately operated, single payer healthcare system. The New York Health Act is that system. Under the New York Health Act, the incentive of profit is removed and my health, the health of other diabetics, and the health of all New Yorkers would be the top priority. I urge you to put the health of your constituents before profits and support the New York Health Act.