

Testimony by Melissa McNeese of Red Hook, NY on 11/24/19

I'd like to address how broken the system is for freelancers. My husband and I are both self-employed. We do not qualify for any subsidies. Our Fidelis Silver family plan is \$20,400/year. That's more than our mortgage. On Tuesday, November 5th, I had an accident around 8:00 AM. I thought I cracked some ribs. It was incredibly painful. Even though I called before 8:30, I couldn't get anyone in our large PCP's practice to see me that day. Calling Fidelis, I was told the closest in-network Urgent Care was in Hudson. That's a good half hour from Red Hook. I couldn't fathom being in the car that long in so much pain. It's not like we're in a health care desert. There are Urgent Care facilities in Rhinebeck, Hyde Park and Kingston but they don't take our insurance. For a \$250 copay I could have gone to the ER at Northern Dutchess. That's the same building where my PCP is. For \$20,400 I couldn't be helped until I was seen by a physician's assistant 11:30 the next day. It's a small thing in the big scheme but this is how things really are. Even when you're working hard to pay for the insurance, it can't be counted on.

Had I been able to get to Hudson, our Urgent Care copay would have been \$70. It turns out the self-pay rate at the out-of-network Caremount facility in Rhinebeck is \$75. What does the 'co' in copay even mean if I'm paying the whole thing?

I'd also like to touch on how hard it is to find *competent* care for our \$20,400. We've gone from having doctors we've liked to going to whoever will take us. Our last vision checkup was at a practice in Kingston. I have no idea where the doctor who was beamed onto the monitor in the exam room was. I'm not doing that again. I'll be paying out of pocket for our out of network and in-the-same-room eye doctor next time. We already do this with our dentist and other specialists. None of this goes towards reaching our \$2600 deductible. Our plan covers only generic drugs. Who knows where they're made or with what oversight?

Next year our Silver plan will be \$23,357.52. As a freelancer I have no idea right now if I'll even make that much next year. What if I don't? While I couldn't find data specific to New York State, according to BLS from July of this year, about 16 million Americans are self-employed. I know I am not alone in feeling this is unsustainable, inefficient and frankly, frightening.