

Testimony for NY Health Act
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I'm here to speak to you about the three most important roles in my life and how the for-profit health care system has negatively impacted all three.

I'm a teacher in the Rochester City School District. 84% of our students are eligible for free or reduced lunch. We have the 3rd highest child poverty rate in the country. My students are wonderful, beautiful children. These are children that cannot afford private dental care nor care for their vision. Their health care needs are not being met with our current system. Their vision and dental needs are being neglected. Everyone here who has had substantial pain in their mouth from a dental issue knows what this is like. No child can learn in a classroom setting when they are suffering from this kind of pain. For everyone here that wears glasses, think of the difficulties you have every time you do not have those same glasses. Think of how much you paid for them. Now think of the child in the back of the room who cannot even see their teacher, or the board. This is not affordable for many of the children I teach. How can they learn when they cannot see? You decry the City School District for lack of improvement. Can we let them have comprehensive healthcare and allow them to see first? Wouldn't that help.

I once had a 15 year old student who had no health insurance at all. Her mother was unwell, and couldn't fill out paperwork. She kept coming to school sick. I sent her to the school nurse, and the nurse told me it was pneumonia, but then informed me that this child had no insurance, and that she couldn't get her any help that day. With the NY Health Act, this child would be automatically covered, and the burden of getting health insurance would no longer be on the shoulders of sick mothers, unable to navigate the system herself.

In addition to being a school teacher. I'm also a birth doula. I help families navigate our complicated and profit driven system of maternity health care. I am disappointed with the care I see more often than not. I have two stories recently that lead me to believe more than ever that we need to get profit and private insurance companies OUT of health care. I am currently working with a client who is pregnant and who had a previous cesarean birth. She is now pregnant again, 10 years later, and is being all-out bullied into a repeat cesarean. Current ACOG (American College of Obstetricians and Gynecologists) medical guidelines say it would be healthier for her and her baby if she were given the opportunity to have a vaginal birth after cesarean (VBAC). Her health and the baby's health are excellent, and yet the OB practice she has been going to has asked her to schedule a c-section at each appointment, even though they have been informed each time that she wishes to have a VBAC. All too often, I see doctor's bully women to choose unnecessary surgery, because it allows them to bill more. Another client I am working with is due with their first child on December 31st. On January 1st, her \$5,000

deductible is going to be reset. What kind of system is this, that a family has already paid \$5,000 this year to get through their maternity care, and may be met with another \$5,000 dollars if their baby isn't born on their due date (something only 4% of babies do!).

As a mother who had her third child 15 months ago, I have recently been affected by our health insurance system as well. I chose to have my baby at home, in order to avoid some of the things I mentioned earlier in my testimony. As I stated earlier I have watched many women be bullied into unnecessary surgery to help their doctor's bottom-line. Because I chose to have my baby at home, I had to pay for my maternity care out of pocket, and HOPE to be reimbursed later by my health insurance company. I know many families who have not been reimbursed for this service, which is contrary to NYS law mandating coverage of home birth care. I took an extended maternity leave to stay home with my 3rd child. The entire maternity leave was unpaid because I am a teacher, and therefore exempt from the new NYS Paid Family Leave law. So while I was home, unpaid with my newest baby, I learned that my health insurance would cost \$1,800 a month for medical, and \$100 a month for dental. This was not financially possible for my family, despite being a professional, and it is not possible for countless others. I chose to turn to the NYS marketplace to buy health insurance, however, the coverage available to my husband and I was going to be \$500 a month, with a \$5,000 deductible. This did not include vision or dental. This would leave my family paying \$700 a month. We would have to meet a \$5000 deductible before a single health care need was met. I chose to go with the odds that my husband or I would not have a serious medical issue and did not purchase coverage for us. This is not a system that is sustainable for my family or any family.

The indignity of not being able to access health care cannot go on. We need the NY Health Act to pass NOW to guarantee needed healthcare and peace of mind to all New York families.