

LEAHY FAMILY TESTIMONY

In support of HB 09-1273, Colorado Guaranteed Health Care Act

3/18/09

- Thank you for this opportunity to share my family's story with you today.
- My name is Christine Leahy and I'm a single, adoptive mom raising two sons, ages 4 years and 19 months. We live in Arvada.
- I earn a modest income, but too much to qualify for Medicaid.
- I work for a small 2-employee business. The monthly health insurance premium for my family is about 30% of my gross monthly income. By negotiating for health insurance in lieu of more salary, I managed to insure my family until April 2002 when a medical crisis buried my family in medical debt and I got a first-hand education about the waste, inefficiencies, and out of control costs of our current health care system.
- On April 22, 2002, my then 8 month-old son, began having violent, unexplained seizures. After 3 ambulance rides; 2, 3-day hospitalizations; and a battery of tests and procedures, he was diagnosed with epilepsy.
- Thankfully, his seizures are well managed with medication and he is under the care of an excellent pediatric neurologist.
- Then, the bills came rolling in bringing a whole new wave of stress. I was shocked to discover the cost for his care AFTER insurance paid and AFTER I negotiated costs down was more than \$22,000!

I learned that:

- Affording health *insurance* is just the beginning.
- My insurance plan with an annual premium of about \$12,000 paid far less than I expected.
- Ambulance providers set their own fees, which far exceed what my insurance company deems customary. I paid about \$4000 out of pocket for basic monitoring and transport.
- Some providers are willing to reduce fees based on ability to pay. Some are willing to set up interest-free payment plans. Others won't reduce fees or accept installments, which meant I had to borrow money from family and friends and use high-interest credit cards to pay medical bills.

I learned that:

- You can see and talk with 3 doctors but get billed by others who were consulted in the background.
- Having a 6-month emergency fund is not enough to cover the costs of one serious, but relatively mild medical crisis!
- Clarifying why a claim was not paid as expected requires hours on the phone repeating the same information to different people who don't understand any better than I and who only have authority to read to me what I can read for myself in the summary of benefits pamphlet.
- Our current system is fraught with wasteful inefficiencies such as redundant records, multiple and conflicting invoices and explanation of benefits for the same service, unnecessarily confusing coding, and too many entities seeking to control costs while taking a piece of the pie!

Now, I am facing imminent layoff.

- When my job ends, I cannot purchase insurance via COBRA, even if I could afford it, since that law applies only to companies with at least 20 employees.
- My boys will lose CHP+ coverage and Medicaid will be our only option.

Of course, we are not alone. I've learned that no family is immune to the threat of medical debt.

We need a fundamental shift in how we provide, pay for, and manage health care. I ask you to lead us toward a better way by supporting the Colorado Guaranteed Health Care Act, HB 09-1273.