

Testimony: Re: Senate Bill 1
January 31, 2007
LOB Hartford

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I consider myself one of the lucky ones. I have had health coverage most of my life with a few exceptions.

When I was self employed I dropped the coverage on my daughter and myself when the premiums reached \$1200 per month. I was uninsured when I fell and fractured my hip, which also rendered me jobless for 3 months. My friends and family came to the rescue with a fund worth \$9,000.

Since I had a history of breast cancer, I was uninsurable until I went to work for a large company with benefits. It was nice that the cancer waited to recur until I was once again insured.

When my terminally ill husband left work his insurance was going to cover him until he was eligible for Medicare (24 months). His employer changed insurance plans two months before Medicare would take effect. The ventilator rental alone was \$1500 per month. I was working very part-time, because he could not be left alone. Our church came to the rescue, sending us \$3,000.

Five years ago I went out of work on disability. COBRA covered me for 18 months. I would be eligible for social security 5 months after leaving work, and not eligible for Medicare until 24 months after that. That left me,

disabled, with a history of cancer and no affordable health insurance for eleven (11) months. It would have cost \$856 per month, through the Connecticut Re-insurance pool. I declined in favor of food.

My doctors were generous with medication samples. I skipped one of my cancer check-ups.

If there were a way to cover everyone, continuously, from job-to-job and in-between, how great that would be!

It may look less costly to cover just the few that might be helped by expanding the current safety net programs. I think it will be much more sustainable by our state to find a way to cover everyone with high quality care.

We will have a much happier, healthier population if we have prevention and timely, efficient and effective care. This would save so much money in the long run, but is in fact priceless!

My Church is Our Lady of Fatima in Yalesville, and we belong to United Action of Central CT. We did a healthcare survey that reached approximately 1000 households. We found that the most likely to be uninsured were young adults 19 years of age, just getting their lives started. We should not have to RELY on our the generosity of our church members for healthcare in this great and wealthy state of Connecticut!