Testimony before the Human Services Committee
HB 5450
March 13, 2012
Howard Tilove

Good Afternoon Members of the Human Services Committee,

Thank you Senator Musto, Representative Tercyak and the Human Services Committee for allowing me to have this testimony read before you today.

I am writing to you in support for the State Basic Health Program (SBHP) and request that you create, design, and administer this proposed program through the Department of Social Services.

Why the Department of Social Services? Because it would make sense and streamline time and costs to say: "If you qualify for Food Stamps, you should qualify for the proposed SBHP"

Here is my following testimony:

My name is Howard Tilove, I am a 44 year old, Caucasian Male, who has been diagnosed with Bi-Polar Disorder, Kleinfelter's Syndrome, Depression and a long history of drug abuse. I have lived in Connecticut for 17 years. During most of that time I have worked, paid my taxes and have stimulated my share of the economy.

Four years ago, I walked in to the Department of Mental Health, Central Avenue Bridgeport CT as a broken, depressed and suicidal man. Today I stand before you as a changed man, with 4 years and two months of clean time / sobriety.

For the past 4 years, I have received extensive counseling services through the Department of Mental Health (DMHAS) and have had to rely on Food Stamps, Energy Assistance, and unemployment income, which made it possible to remain in my apartment. Also during those 4 years, I went to the hospital 3 times and was admitted 1 time in a behavioral unit.

My stay in the behavioral unit lasted 2 weeks. When the hospital learned that they could not register me onto Medicare or Medicaid, they discharged me. I was handed 2 weeks of medicine and sent on my way to try to navigate the health care system on my own.

Although Poor, I was not poor enough to qualify for assistance. I had to choose between paying rent, or trying to pay for medical coverage. It was times like those that made me feel like, "What's the point in trying?"

The current structure of medical coverage to Low Income Families is atrocious. Case in point, I was a low income family who was etching out an existence on a mere monthly income of $1020.00 AND COULD NOT AFFORD THE "State Guarantee Medical Policy". That policy required me to pay $160.00 a month, PLUS co-payments for BOTH Doctors and Prescription Drugs—never mind the ridiculous list of pre-existing conditions.

Instead, I relied on Pharmaceutical Prescription Drug Plans (which have income ceilings), Americares Free Medical Clinic (which have income ceilings) and Unemployment Income which is time sensitive by nature.

This forced upon me a dilemma:

A) ONLY Seek full-time employment that offers full benefits

B) Remain working part-time in order to continuously qualify for the other entitlements that I so desperately needed.

Of course I have wanted to work full-time and I did everything I could to find a job with decent benefits but as you know, those jobs are few and far apart. So, I remained working part-time and without any medical coverage. What seems so frustrating to me is the fact that I qualified for other entitlements but not medical coverage, in its current adaptation.

Today, I am employed full-time and have outstanding medical benefits but sadly, I am in the midst of filing a Bankruptcy Chapter 7 due to the 35,000 dollars worth of medical bills and credit card charges incurred during those 4 low income years.

The most ridiculous part for me to comprehend and possibly you as well, is that If you could enact a program that utilizes federal tax dollars (not state funds) and the costs for that program are shifted from the front end to the back end – wouldn't it make more sense to fund that, then to have working class people like myself having to file bankruptcy? Everyone in Connecticut loses on a bankruptcy. Business suffers, taxes suffer, and people suffer.

Senator Musto, Representative Tercyak and Members of the Human Services Committee, YOU have the power to help us. You have the power to advocate for people like me – People who don't normally have a voice - Please advocate for a Connecticut Basic Health Program.

Thank you for your time and attention to this matter.