

H.B. 5009

My name is Jamie Mott. I grew up in the San Francisco Bay Area. I had a middle class upbringing, went to a good college, and graduated with honors. As a young person, I would never have pictured myself ending up with a chronic disability. However, towards the end of college I developed a repetitive strain injury in both arms and after 14 years I am still in unrelenting chronic pain.

I am currently not able to use my hands for work because any repetitive motion flares up my chronic injury. Still, I am determined to try to work part-time teaching citizenship classes at the Hartford public Library with the help of voice activated software.

I am here to represent myself and others who physically cannot work full-time to get health insurance.

For about eight years, I was living at home with my parents just so I could pay for my COBRA insurance and out-of-pocket medical costs that comprised at least 70% of my income. Even then I was working myself sick just to afford my medical needs. I moved to Hartford specifically to get on a low income housing program. However, even with Section 8 housing, I quickly acquired massive amounts of medical debt. I was weeks away from bankruptcy.

I decided to file for disability. But I had no idea how much money I would have to invest financially in the *process* of filing for disability. In order to be eligible for this program one must have extensive doctor's records. I not only needed to see family care physicians, but *specialists* as well. My lawyer emphasized that without the support of a *variety* of physicians (in the form of documentation and regular visits) I would be unable to build my case. I was lucky. My mom lent me money so I could see the specialists I needed and I won my case.

My best friend Patricia has the same condition as me but she is not so lucky. She does not have the money or credit she would need to build her disability case. According to her lawyer she has a diagnosed disability but not extensive enough medical records to win her trial. It breaks my heart to see her trapped.

As we've watched the behavior of the health insurance companies in the last decade we've witnessed that they have no shame. They put profits over people. We have learned first-hand that without solid consumer protections they will take away both the health and the savings of Americans. I support HB 5009 however, It is imperative that there be public hearings held for any rate increase requests over 10% so that insurance companies can't outrageously raise rates however they please without any public accountability.