

Dear Insurance and Real Estate Committee,

My name is Rico Dence and I am in support of SB25. For the past couple of years I been working as a sessional at the Legislative Office Building, and hopefully I will find full time employment, for I love working here at the State Capital. When we are not in session, in 2014 have found myself unemployed, and on state aid. Thankfully I am Huskie D right now, for on November 23, 2014, I was diagnosed with Chronic Myelogenous Leukemia, and was in the hospital for 10 days. Almost overnight, my vision went with corrective glasses from being able to see 20/20. A blind: if a person's visual acuity is measured with one of the newer charts, and they cannot read any of the letters on the 20/020 line, they will qualify as legally blind, based on a visual acuity of 20/200 or less. The day before I was in the hospital my eye doctor rated my vision as My Right eye was 20/100 since I could read only one letter, I was one step from being blind. My Left eye was 20/350 qualify as legally blind. At that point I was not able to see, yet I was not qualified to get training with a person with poor training. Thankfully, almost 3 months later my right eye is almost back to normal, and my left eye vision is still somewhat blurry.

The reason for sharing my health and financial story, is to give you an idea within 2 to 3 months or days your health can change. Once I worked, selling high deductible self-employed insurance programs. I encouraged sole proprietors to purchase this type of insurance and their deductible would be 5000.00 a year. They would have to spend 5000.00 before medical insurance starts covering medical. Until I was diagnosed with a chronic cancer, I was a fan of this type of medical coverage. Once a sole proprietor becomes sick they may not be able to work. Now they have to put their business on hold. It could be months or years before they recover financially, or they may never recover.

One day I was walking into Macys in West Hartford, I overheard a lady talking about Leukemia, and she has the same type of Leukemia. Our medication is about \$10,000.00 a month. She expressed that over half of her paycheck is paying for her co-pay. Since I was diagnosed with Leukemia, I have talked to a number of people who struggle to paying there copay. There disposable income is gone and goes to paying medical copays, and other medical bills.

I became aware of SB25 by talking to Leukemia and Lymphoma Society. There are people from diabetes to cancers who would benefit from maximizing the total monthly copay on prescriptions. When I was a manager at burger king, the copays and deductibles were high, and my income was about 31,000 a year. My particular insurance form Burgerking paid about half of doctors appointments and the cost of my copays. In 2011, I had hernia surgery my out of pocket expense was about 2,000. If I would had the same insurance, when I was diagnosed with leukemia, I would be in trouble. I would be unable to pay my daily living expenses and for my medication. I would have to quit, my job and look for a lower paying job that qualifies me to receive state medical, or another job with better insurance. A person with cancer or health issues typically has a harder time finding new employment.

Living with Leukemia, and a person who thinks about getting the best bang for the buck to help the economy. The passage of SB 25 would be it. There are many instance where a maximum monthly copay would help a family. Let say someone copay was a maximum of a 100.00 month. That would be an out of pocket expenses of 1,200.00 a year or if it was 200.00 a month then the out of pocket would be 2,400 year. There are number of cases where some people have to pay 500.00 a month or more. People have to make decisions to pay for medication, or don't have it, and pay for living expenses. When one's health is compromised because the lack of medication, there can be extreme cases of organ failure or other issues that cause hospitalization. In the long run, it cost more for the insurance company, and this

causes person to miss work and loose out income. The Leukemia and Lymphoma society has hired a firm to research the total cost and economic impact, and the document will be done in the next couple of weeks.

Long story short, SB25 will help families to have disposable money, verses paying for medical. By having disposable income the extra money will go to helping the economy, and gives less mental stress. Studies have shown that people will recover and live longer with any ailment if they stay positive. Trying to figure out every month if you can afford your medication is a mental burden. I am not sure what I would have done if I did not receive a grant from the Cancer Care for my vision and Leukemia issue. The month of December would have been me trying to figure out how to pay for rent and have food on the table. I would have not had the necessary time to learn about my cancer and healing.

Now I know this will sound ridiculous. In life, actions do have a domino effect. According to Abraham Maslow a person with less stress will accomplish more. A parent who is able to afford their medication will feel better. One of the top ten reasons for divorces is finances. Now imagine struggling to pay for your medications and you have to choose to feed your family. You don't feel as well. You are less engaged in your wife and kids. Your relationship with your family become more of a strain and your wife, for you are thinking of how to pay for food, house, and medications. Let's imagine 20 years into the future, your kids are now adults, and you are divorce. You kids who are adults are in and out of jobs for their mental health causes them to have a story that affects their employer and social relationships.

Well my parents who were still married until my dad died a couple of years ago, yet finance were an issue. My father had PTSD from serving in Vietnam. I was in and out of jobs. I was told from my employers that I was one of the smartest employees they have ever had and a hard worker, but something did not work out. They would let me go. It was not until my late twenties, I learned I had the untrue story in my head that an employer would only speak to me when I did something wrong. My dad and mother would come to me not to chat, but majority come to me to tell me I did something wrong. Even when I was not in the wrong. My first two employers were bad ones. I learned years later they fired a lot of people, so my story did not help. I learned in a financial seminar that I had created a story that about employers, and I was nervous talking to an employer. I created a story in my head that an employer was talking to me because I did something wrong. The subconscious thoughts effected how I listened to my employer. When I was a manager, I has a few employees who had that same story. I talked to them about it. All except one improved. Now imagine all the money that can be saved from unemployment to social services. By allowing a little increase in the overall insurance, families can live with less stress and have healthier lives. Less stress and healthier lives will equal to happy families by helping parents and people to afford their medication this might lead to better engaged parents, and individuals. Yes I know this might be over thinking it, and may be stretching it. We can all agree the things we think about most affects our thought process. A person who has to focus on paying for medication that is what their minds think. When you are free to think, you can become more be engaged in life, and who knows what possibilities can happened when we help someone to free their mind.

Will you please support SB25 this is a low cost and more effective way to help people in their health and life.

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