

**Testimony before the Senate
Banking and Insurance Committee
regarding
Pennsylvania Access to Basic Care**

**Roberta Rey Yetman
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Thank you Chairman White, Senator Stack and members of this committee for inviting me here today and for giving me the opportunity to speak about my health care concerns and about Pennsylvania Access to Basic Care.

My name is Roberta Rey Yetman. I live in Erie PA. I am a graduate from Mercyhurst College. I hold dual bachelor degrees - one in fine arts and one education K-12.

I toured for 15 years with the entertainment branch of the Department of Defense; most of you may recognize that branch as the "USO Show". This travel gave me a unique look at the world and how fortunate we are to have been born in the United States.

Through my travels, I also formed a belief that it is up to each citizen to enrich the lives of those in his/her community. I volunteer at a local museum, participate in annual charity events, and am on the board of the Independent Council on Aging. I also co-chair a citizen action group called the Erie Health Access Network, a group that is working to make our health care system accessible to more Pennsylvanians. Our Network is made up of smaller groups like the PA Coalition to End Homelessness, local unions like the Machinists, small business owners like the company I work for, and individuals like me. All are determined to make a difference in healthcare in PA.

I am very proud that Pennsylvania is a leader in the United States with the CHIP program for children's health. I feel with your help we can take the next logical step and begin to cover the 500,000 uninsured working adults and again lead the nation.

I work a forty hour week as a board-certified fitter at a locally owned, durable medical supply company. I fit mainly mastectomy products for recovering cancer patients and compression

garments like stockings used to promote better leg vein health. This condition is found mainly in the pre-computer generation when people were required to stand most of their working day.

At least once every day, I have to look someone in the eye and tell them that even though they too work a long 40 hour week, even though they experience pain and discomfort, and even though they hold a prescription from a medical doctor in their hand, with no insurance they won't be able to afford the item they need. A simple pair of knee-hi compression stockings can cost between \$49.00 and \$79.00 dollars (and my company is the least expensive in town). Does this denial complicate their medical condition? It certainly doesn't help. I prefer not to think that I might be even a tiny bit responsible for someone's stroke caused by a blood clot, or someone's amputation due to lack of proper circulation.

When I point a finger at the uninsured, there are three pointing back at me. Because I too am uninsured.

Why don't I have insurance? The company I work for is small - nine employees, locally owned, the owner has health insurance. The vice-president has health insurance as part of his salary package. We have two part-time drivers who are semi-retired, looking for something to do out side the home. They each have health insurance as part of their retirement. The four women I work with are all covered by their husbands' health policies at their husbands' jobs. I have no one to stand with me. So I too am the face of the working uninsured. This thought barely leaves me for a moment.

How do I cope? I maintain my health, I don't smoke, I exercise regularly, I try to eat the right things. Beyond the things within my control, all I can do is keep going day-by-day. If the worst happens and I become so ill or disabled that I can't work, then I'll throw myself onto the mercy of the state. Not a good plan, but it is the only one I can afford.

But as I sit here before you today, I am paying my own way, just like you are. The difference is that if I become seriously ill, I am ruined financially. So I can't afford to get sick.

I received care from a physician about a year and a half ago. He agreed to see me at a reduced rate. His explanation for giving me a break on the fees was that during the previous

year, three of his patients had died because they had lost their health insurance and did not think they could ask for an appointment. He felt each of these deaths was preventable.

Today I am asking you to help me afford health insurance. State Bill 1137 would do that. It would allow me as an individual, and allow the small business in which I work, to participate in the health care system already in place here in Pennsylvania.

I know some of you support another plan, one that would help younger people with insurance coverage. But that plan would insure far fewer people than PA ABC, and it would make many of us into charity cases assigned to volunteer doctors and free clinics. It would offer very little else to people like me in the 50 to 65 age group, people who have worked most of our lives and have no health insurance. There are lots of us. If you could find a way to provide affordable health insurance for us, everyone would benefit. Any business profits with a larger base as costs come down with volume. So let us in; let us buy into our own healthcare.

Pennsylvania Access to Basic Care is a good program – certainly not perfect, but I would buy it in an instant. At \$311 a month, I could afford it. 500,000 working, uninsured Pennsylvanians need it now, we needed it yesterday. It would be a giant step in the right direction.

I am 57 years old. The medical odds are starting to pile up against me. Between now and my 65th birthday, I will need health insurance like I've never needed it before. And if I suddenly am not able to work, without health insurance I will be a much greater burden to the state. It would be so much better to enable me to participate in my own health care now.

Thank you for your time and attention to this important matter.