

Testimony of Carol Dillon

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Public Hearings on Health Care

There is a saying in our American culture, often times used during times of great duress, “If I have my health, I have everything”. This saying is spoken as a universal truth. I would add, “that if I have my health and good health insurance coverage, I have everything”.—I can say this because I speak from experience. I know what it is to not have your health, and not have health insurance.

Unexpectedly, it was necessary for me to relocate to this area. I had difficulty finding employment in my field, and in a relatively short period of time, found I was unable to continue paying the ever increasing payments for the private health insurance I had been paying out of pocket for a number of years. I had had excellent health care coverage for all of my adult life and of course, as fate would have it, never had a health problem. In fact, I never gave a second thought to my health care and insurance coverage. I took it for granted that I was covered and always would be. I suspect that most of us that have had such coverage, feel this way—That is-- nothing could ever happen to me. I’m fine, it’s the other person that may have the problem.

I am here to say that losing health care insurance can happen to anyone at any time. And too often, Murphy’s Law will be at play—When you need it most, you will not have it.

During the period of time that I did not have health insurance, I developed serious problems with my eyes. Because I did not have health insurance, I put off going to an eye doctor until I could get a job that provided health insurance. Finally, when I was having serious trouble seeing, I made an appointment with one of the finest eye practices in the region. I was informed that I had extremely aggressive cataracts in both eyes. I informed my attending doctor that I did not have health insurance and would rely on him to tell me when I needed to have surgery on my eyes. I kept all of my scheduled appointments with him over several months, each time asking if it was time to have an operation, and he would tell me “not yet”. However, my eyes got progressively worse. When the doctor finally scheduled an appointment for me with the surgeon in his practice, I was informed by the surgeon that he should have seen me much earlier, my right eye was so bad that there was a great risk that the surgery could cause blindness in my eye. He informed me that due to the fact that I did not have health insurance, he would not operate on my eye, due to the risks involved, and thought it best to wait until I was covered by health insurance. Needless to say, I left this eye practice and sought out another doctor. I am happy to say that this doctor, one of the leading eye surgeons in the area, took very good care of me, with full knowledge that I did not have health insurance. His staff worked with all parties involved to reduce the costs of my surgery. I have great vision in both of my eyes as a result of the surgeries. However, even with reduced costs, I am paying thousands of dollars out of my own pocket for the operations.

I come here today to tell you my story and how it has affected me. —Because I did not have health insurance, 1) I was not taking preventive measures regarding my health care; I was ashamed that I did not have it, and felt I was doing something wrong, and therefore did not seek help as I had done when I had insurance. 2) When I finally went to a doctor in what is regarded as one of the best eye care practices in the region, I was not provided with adequate care. 3) When I met with the surgeon in that practice, he refused to operate

on my eyes until I had health insurance. Resulting in a relatively benign ailment getting much worse causing great risk and anguish for me, as well as increased medical costs for not only me, but the health care providers.

As a result of my experience, I was unable to work in my field because I could not see, therefore could not use computers or drive among other things, thereby prolonging the period of time that I could not find a job that would provide me with health coverage. Imagine what would have happened if the first doctor I had gone to had immediately been able to help me.

I have suffered physically, emotionally, financially and I might add, currently remain underemployed with an employer that provides health care insurance, because I fear making any changes that might result in loss of my health care insurance. I find this ironic because this is false security on my part, because in the two years that I have been employed, the company has cut its coverage significantly.

My story is not unique. Over forty seven million people in the US with numbers growing each day, have their story. In this ever increasingly complicated world we live in, I look forward to the day that all of us can say, "Well at least I have my health and great health insurance".

I ask for your help in making this a reality. It is our right as US citizens and citizens of the world.