

NYS Public Hearing on Health Care, Nov. 13, 2007, Onondaga Community College
Testimony: Rev. Dr. Janet Adair Hansen, MICAH, Cortland County

Thank you to Gov. Spitzer and NYS Departments of Health for holding these hearings, and for all of you present today to give testimony and to attend this hearing.

I am the Rev. Dr. Janet Adair Hansen, pastor of Christ Presbyterian Church in Cortlandville and a member of the Sponsoring Committee for M.I.C.A.H. "Moving in Congregations, Acting in Hope." M.I.C.A.H is a new affiliate of PICO, a 35-year old network of congregation faith-based community organizations that represents more than one million families in the United States. Our organization is named for the prophet Micah because our faith compels us to do justice, to love mercy and to walk humbly with our God. In October 2006 my congregation was one of 10 faith based communities in Cortland County to covenant together at a Public Ceremony that took place at God's Lighthouse of Praise in Cortland.

Between November 2006 and April 2007, M.I.C.A.H. leaders conducted one-to-one conversations with nearly 250 families in Cortland County. What keeps you up at night? What worries you most about this community? If you could change one thing, if you could bend the ears of public officials, what would you tell them? Although we heard many concerns, one in particular was heard more than any other: lack of access to health care and lack of health insurance. The parents, grandparents and neighbors would say they were more worried about their children than themselves. I have a grown daughter who has had to choose between paying for Health Insurance and paying her college loans; I'm praying she doesn't get sick. I discovered that one of my single parent parish families kept being told their renewal-application paperwork for Medicaid wasn't complete, and so Mary was struggling to buy asthma inhalers and still pay for rent, utilities and food, and worried that her daughter would end up in the hospital before coverage was re-instated.

From April through August M.I.C.A.H. tried to research exactly what the problem was in Cortland County and how many families are affected. We found statistical estimates that as many as 15- to 20 percent of Cortland's children do not have access to health insurance. Although about 1100 children are enrolled in Child Health Plus, another 1800 children don't have any health insurance coverage. In meetings with policy makers, service providers and our families, we have learned about the limitations of Child Health Plus. The majority of those without access to health insurance come from working families. Parents have to make tough choices about what they can afford and our children are suffering. And, they often have to overcome administrative obstacles to get the coverage their children are supposed to receive.

Cortland County has lost many large corporations that used to provide blue collar jobs, such as Smith Corona, Rubbermaid. The smaller businesses often don't include health care coverage benefits. Many families we talked to were dependent upon the insurance benefits provided by only one adult's job. Single parents are especially vulnerable. One waitress I talked to used to have health insurance through a different job, was laid off, and then told she wasn't eligible to apply for the state program for a year. The year's delay, intended by NY lawmakers to try to stop employers from dropping their own coverage plans and trying to get employees on public supported coverage, instead excludes those who involuntarily lose their jobs. Diana, the waitress, went without health insurance for her children for a year... unfortunately, one of her sons suffered an accident in which he nearly lost an eye and had to be flown up to a Syracuse Hospital. Because of the changes at the national level in bankruptcy laws, she can't get out of

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the medical debt this incurred. Another son had extreme allergies to bee stings and other substances. He had been on a 5 year regime to help his allergies, lost that health care when his mom was laid off. After a year when her family finally became eligible for Medicaid, Diana discovered Medicaid won't cover all the treatments her son needs to be healthy.

In talking to families across Cortland County MICAHA found many barriers to enrolling those children who are eligible for our version of SCHIP.

- Despite concerted efforts by the Cortland Health Department, there are still some unaware of the program or unaware that they are eligible.
- A couple of our rural school districts provide a Physicians Associate at the local school. Some families think they don't need health insurance coverage because of the PA at their child's school.
- The bureaucratic enrollment paperwork for NY Child Health Plus challenges those of us with multiple graduate degrees... Yet many of those struggling through the complex forms don't necessarily have high levels of educational achievement.
- Moreover, enrollment must be renewed every year and enrollment facilitators are only paid to help out the first time. We discovered enrollment facilitators with bleeding hearts who are sacrificing their own time and energy trying to help families stay covered when they aren't getting paid for it.
- The documentation required for eligibility is often hard to obtain... Over half of the City of Cortland is rental units, and many of those have utilities in the landlord's name, not the tenant... yet utility bills continues to be one of the "proofs" of residency.
- We talked to mothers who had literally run away from threatening situations involving a child's father and didn't want to endanger themselves or their child again by contacting him... Yet an expectation of enrollment in Child Health Plus is that an absent father will be contacted and an attempt made to have him help cover his children.
- Much of Cortland County is proud, hard-working, blue collar and farming communities. These folks don't want to go on Welfare – we're the county with the bumper stickers that say "I work to pay taxes so others can be on Welfare." But the process of determining eligibility for Child Health Plus means applying for Medicaid and being rejected as having too many financial resources. Therefore, some families won't apply out of pride.

We are very proud of our communities in Cortland County and the leadership of our churches. On Sunday afternoon October 28th MICAHA held a Public Action meeting attended by nearly 250 people to meet with key elected and county administration officials. Nearly 30 community agencies and service organizations, such as CAPCO, Cortland Regional Medical Center and Healthy Living Partnership declared their support. Cortland County Administrator Scott Schrader and the Public Health Department have agreed to launch a comprehensive 2 year campaign in partnership with MICAHA to **Cover Cortland's Children** with health insurance by enrolling all those eligible in Child Health Plus. Our county wants to push to become a pilot program to test out reduced paperwork. State Senator James Seward and Assembly members Barbara Lifton and Gary Finch agreed to help eliminate burdensome administrative barriers in the paperwork at the state level.

Our sister organization in Syracuse, ACTS, which is part of the Gamaliel Foundation network, had also identified Health Care and Children's Health Insurance as premier issues arising out of

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their own Listening Campaign conducted this summer up in Onondaga County. ACTS found that the disparities in access to health care & insurance coverage are both economic and **racial/ethnic**. For example, outreach efforts to enroll eligible children in Child Health Plus don't necessarily take into consideration Spanish language and culture, although there is an increasing Puerto Rican and other Latino population. In Upstate NY an estimated 144,200 children are without coverage. And, at a meeting just this past week, Thursday November 8th, the New York Thruway Alliance, a partnership of six Upstate New York faith-based community organizations in Buffalo, Niagara, Rochester, Syracuse, Cortland and Albany, chose "Health Care" as the top issue affecting all of our regions that we will jointly pursue in the year 2008.

MICAH, ACTS and the Thruway Alliance know that Health Care is not just a local problem, and not just a state problem but a national problem. In NYS and around the country, Christian, Jewish, Muslim and other faith groups observed Children's Sabbath Weekend the 3rd weekend in October using resources from the Children's Defense Fund. For 2007, CDF called attention on the need for Children to be Covered as SCHIP was up for reauthorization nationally.

Although Health Care is a national crisis, it hurts our families in our own congregations, in our local communities. My church was asked just last week to help pay some medical costs for someone who needed hernia surgery and had no medical coverage. The Mission and Deacons funds of churches are already being taxed by pleas for food, housing, utility help... We can't take on paying for medical care... Especially when we're not for profit and some corporation that is for profit is making a healthy profit off of providing health care or health care insurance. The citizens and the churches of Central New York are crying out for Health Care Reform.

We support the goals of expanding our SCHIP to 400% of the poverty level to try to Cover All God's Children. We support the simplification of enrollment forms and elimination of some of the bureaucratic barriers to enrollment in Child Health Plus. While incentives for small businesses to provide employer health insurance can be a helpful component, it would just be a piece of a much larger picture that is needed to provide Health Care for all New York State.

For MICAH, "Doing justice" means that we are called to address the challenges confronting our families and a critical challenge is health care coverage. In talking with the wonderful, hard working staff and officials in Cortland County, we know that universal coverage of children, enrolling ALL eligible children, in Child Health Plus is not realistic. But, as we told Administrator Schrader, we can't go back to our faith communities and say that God wants only 85 or 90% of the children covered. No, **GOD WANTS 100% OF THE CHILDREN COVERED and from the perspective of the faith community, that needs to be the goal of this state!**

Rev. Dr. Janet Adair Hansen, M.I.C.A.H. Sponsoring Committee
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