

SENATE JUDICIARY
EXHIBIT NO. 8
DATE 1/12/11
BILL NO. SB106

Tuesday, January 11, 2011

Greetings from Billings.

I am writing to you regarding SB 106, which I understand you will be considering on Wednesday, January 12, and I am writing from the prospective of a consumer and citizen who is also a registered nurse, a parish nurse, and a mother. I am very much opposed to SB 106.

According to the Congressional Budget Office, the March 2010 health care legislation would actually reduce budget deficits over the 2010–2019 period. From an economic standpoint, implementing this health care reform makes sense, and NOT implementing it makes little or no sense.

The CBO also estimates that NOT implementing the March 2010 health care legislation would take health insurance away from more than 32 million Americans. The cost of caring for individuals who have no health care coverage is much higher than the cost of caring for those who do. Often people visiting the ER are much sicker than they would be if they had had access to a physician's care. The cost for their care is higher, and they miss more productive days of work and/or school.

My husband and I have two sons, aged 23 and 26, and both are currently covered by health insurance through my husband. Our older son has cerebral palsy and epilepsy, and can stay on my husband's policy because he is unable to support himself independently. (He does have two part-time jobs and volunteers in the community many hours a month.) Like most of you, my husband hopes to retire some day! Our hope is that our son will be able to find an employment situation that will provide him with health insurance. However, he will have pre-existing conditions which might exclude him from coverage. If the health care legislation is not implemented, he would likely have to receive Medicaid benefits.

Our younger son, who has Asperger's Syndrome, was able to continue on our insurance policy as long as he was in school. However, college proved more of a challenge to him than he had anticipated, and he is no longer in school. With the March 2010 legislation, he can continue on our insurance until age 26, and this will give him some needed time to go through vocational testing and hopefully become employed and self-supporting.

Both of our sons take daily medications, which allow them to be productive members of their community. The total co-pay for their medications is about \$250 per month. Without insurance, their medications would cost around \$2,200 per month. Neither of them could afford to pay for their medications without insurance, nor could they afford to see a health care professional.

Many Montanans face similar or even more difficult situations when it comes to their health care needs. I urge you NOT to support SB 106, and I thank you for considering my comments.

Susan Ogden
Billings, Montana