



HEALTHCARE IS A LIFESAVER

**Quality, affordable health
coverage saves lives.**

MomsRising.org

Dear Friend,

Quality, affordable health coverage is a lifesaver for families in the U.S.

Indeed, recent improvements to our nation's healthcare system have brought the number of uninsured Americans to a record low. Currently, over 90% of Americans are insured through employer-sponsored health coverage, Affordable Care Act Marketplace coverage, Medicare, Medicaid, and CHIP.

Any changes to our healthcare system must include a plan to ensure families do not lose access to the quality, affordable healthcare they depend on – It's a lifesaver!

Over the past week, we asked our over a million MomsRising volunteers to share their personal experiences about how the Affordable Care Act and other healthcare programs are helping their families and the response has been overwhelming. In the following pages, you will find some highlights of the heartfelt stories we received from around the country.

Listen to voices of moms like Leigh Downing from Phoenix, AZ:

The ACA made a huge difference for my family. I had a child a few months before it went into effect. During that time, I paid 1/3 of my monthly salary for a minimalist employer health plan. It had a high deductible and my child was in the hospital for a few days, so I accrued thousands in medical debt. I ended up having to file bankruptcy. I was so thankful when the ACA went into effect. The new Obamacare plan was 1/3 the cost of my work plan and covered far more. Now I have a new job and the plan to add my child is 1/2 of my take home pay! We literally can't afford for the ACA to go away. I have a masters degree and would be homeless if I had to pay that much for insurance. I work hard at my job and at being a parent. Families like mine need the ACA.

And Amy Krohn from Columbus, OH:

Our daughter Addie was diagnosed with Type 1 diabetes at age 6—an autoimmune disease for which there is no cure, but does have very expensive treatments. When my husband lost his job a few years ago, prior to the Affordable Care Act, NO ONE would insure us - at any cost. We were denied coverage because of Addie's Type 1 diagnosis. Thanks to the Affordable Care Act, we no longer have to worry about being denied coverage and I can sleep at night knowing that Addie will always have access to her life saving medications – or will she??

These are voices of moms and dads across the nation who remind all of us that healthcare security is critical to our nation's families.

If you have questions or would like to contact any of these individuals, please contact Felicia Willems at felicia@momsrising.org.

Thank you for your work on behalf of America's families!

Kristin Rowe-Finkbeiner
Executive Director
MomsRising.org

Personal stories from MomsRising members about the importance of quality, affordable healthcare

My daughter sustained lung damage during birth, despite being carefully monitored in a hospital. She was in the NICU for a month and needed follow-up care for a year. All told her medical bills for that year reached nearly one million dollars.

Without the ACA provision that prevented our insurance from capping annual benefits, we would be bankrupt. Without CHIP paying for costs that Blue Cross would not cover (heart medication that had to be compounded for an infant, oxygen that she needed 24 hours a day for 4.5 months), we would be slightly better than bankrupt. I fear that my daughter's first moments of life will make her uninsurable for the rest of her life.

– **Robin Beebee, Anchorage, AK**

I have a daughter currently going to college out of state. This past summer she landed in the emergency room twice because of a previously unknown health condition. It is one that will recur from time to time and causes her disabling pain and it is incurable to my knowledge.

Even with a family policy, I am still paying off the costs that were not covered. There is no way she could afford this on her own. I was worried sick that she would become too old for coverage under our policy and would have no access to emergency services and pain relief when it inevitably happens again. I was thrilled to learn the new health care reform plan would mean she could not be dropped from our family policy until age 26. I can rest easy knowing that she can continue coverage and receive care she needs.

– **Paige Hodson, Anchorage, AK**

I am a single mother to one. Costs of living have doubled in last ten years. Wages have stayed the same. Health care coverage is not available through my employer. The cost of a private plan involves a minimum monthly payment of

268 for myself and my son, of which the plan does not cover everything needed and the deductible is 7500. Too high for a single mother paying for mortgage payments, outrageous heating bill costs, and high medicals copay costs.

Something must change and Affordable healthcare act provides hope that more healthcare service will be covered ie preventive care, mammograms, dental cleanings, eliminate pre existing conditions. The rest of the world does not have these problems as America does with inflated healthcare costs and it's time America followed suit with providing reasonable costs to citizens.

– **Kristina B, Fairbanks, AK**



Nina Borgia-Aberle, Tucson, AZ

I am a 61 year old single mom. I have been self employed my whole life. My son and I are very healthy. After 30 years of paying for premiums that at times I could not afford, I was going to have to give up my insurance in 2013 because it came down to eat or pay for insurance.

Then the ACA insurance began and I received a subsidy and cost sharing and I literally cried because I felt my government cared about me. Having health insurance gives me peace of mind.

I have many friends, family members and neighbors that did not have any in-

surance and did without medical care until the ACA made the premiums affordable.

– **Merna Zimmerman, Tucson, AZ**

I was diagnosed with Myasthenia Gravis about 10 years ago and it is systemic, meaning it affects all of my muscle systems. I put together a team of physicians who work together to keep me healthy and active. Because of the narrow networks this year my choices under the healthcare website are extremely limited. My primary, my neurologist, and my nephrologist are not in the networks of any plans offered.

Because the new insurance does not cover any out of network doctors I will lose the three most important doctors who have kept me healthy. This is why networks need to not be limited. The citizens want a single payer healthcare system that is affordable.

– **David Stutsman, Glendale, AZ**

The ACA made a huge difference for my family. I had a child a few months before it went into effect. During that time, I paid 1/3 of my monthly salary for a minimalist employer health plan. It had a high deductible and my child was in the hospital for a few days, so I accrued thousands in medical debt. I ended up having to file bankruptcy.

I was so thankful when the ACA went into effect. The new Obamacare plan was 1/3 the cost of my work plan and covered far more. Now I have a new job and the plan to add my child is 1/2 of my take home pay! We literally can't afford for the ACA to go away. I have a masters degree and would be homeless if I had to pay that much for insurance. I work hard at my job and at being a parent. Families like mine need the ACA.

– **Leigh Downing, Phoenix, AZ**

Before the Affordable Care Act I couldn't get individual health insurance at all,

not even if I was willing to pay a high premium, because I had asthma that needed to be treated with steroids. Now I can get GOOD coverage with an affordable premium and my asthma is completely managed. It brings me such peace of mind to both be healthier AND have insurance!

– **Ann-Mary MacLeod, Scottsdale, AZ**

My adult daughter has asthma and diabetes. She has the Affordable Health Care plan. Without it, she could not get the medical supplies and treatment she needs to survive.

– **Nancy Bell, Glendale, AZ**

Our daughter lost her job in the economic downturn, and also her insurance. She managed to be employed most of the time for the worst years, but all her jobs were part time or temporary, without benefits. She tried to get private insurance, but no companies would insure her due to a pre-existing condition.

Through Obamacare, she was finally able to purchase insurance to get her through the last years before she was finally hired at a permanent job with benefits.

Now she participates in the employee program at her company. But Obamacare got her safely through some very tough times.

– **Deborah Felnagle, Gilbert, AZ**

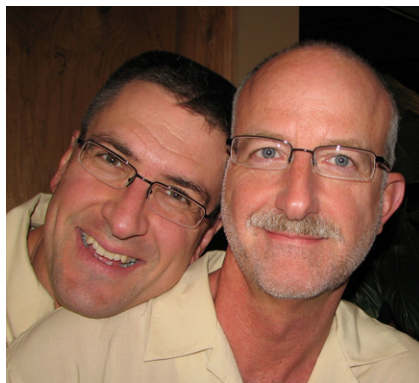
Healthcare means not being trapped in your job to keep benefits. Also, both my brother and I have “pre-existing conditions” and cannot risk the insurance market without some protection.

– **Erika Jahneke, Phoenix, AZ**

Before the ACA, we were paying \$2,000/month for horrible health insurance. That is 1/4 of our gross monthly income! And even that insurance ran out because of ‘pre-existing’ conditions, so we were without any insurance for 6 months until the ACA kicked in.

Now, we get better insurance and with the subsidies pay only \$450/month for a family of three.

– **Gunnar Madsen, Berkeley, CA**



William Swatos, Palm Desert, CA

Since our income is extremely variable, the ACA has really helped my partner and me to keep our health insurance costs affordable. In years where we do well, we happily pay the full premium for our insurance, but in those years when we don't do so well, the subsidy kicks in to help us out.

One month after her graduation from UC Berkeley, my daughter was diagnosed with the life threatening condition anorexia nervosa. She required two intensive hospitalizations and prolonged outpatient care which saved her life. She has been in remission now for about 5 years.

Since she had graduated the month before, without the ACA she would not have had any insurance, and had she not been covered until age 26 we would have had to pay for these extremely expensive hospitalizations and specialized outpatient care out of pocket. This would have been financially devastating for us even though I am a well compensated physician.

I feel that the ACA saved my daughter's life at that time, and that without it, she will again be vulnerable if insurance companies are allowed to deny coverage for pre-existing conditions should she relapse.

– **Tia Will, Davis, CA**

The ACA enabled me to get the healthcare I needed to address a complex situation with my hearing and balance. This has enabled me to spend more time working and earning money for my family, not just because I'm in better health, but also because I spend less time on the phone dealing with the terrible insur-

ance that was all we could afford before the ACA.

– **Karin Fisher-Golton, Richmond, CA**

My son has a congenital disability that would make him uninsurable if it wasn't for the compulsory elimination of pre-existing conditions by the Affordable Care Act. By eliminating it not only would it endanger his life, but it would also deprive him of working and being a self-supporting taxpayer and being a contributing member to society.

– **Judith Borstein, Los Angeles, CA**



Toni Ouradnik, East Palo Alto, CA

Preventative care - well-child visits for my son and daughter, mammograms for me - are covered with no cost now. Maintaining good health now takes priority and we no longer have to put off any doctor visits that will keep us healthier in the long run because of cost.

I have always been very healthy and since I'm self-employed, I did not have insurance because it was too costly. Also, I try to keep myself healthy and insurance at that time did not reward being proactive about my health. When the Affordable Health Care Act was passed, I decided at age 52 to take advantage of it. Little did I know what an important decision that was.

I signed up in January 2014 and in July of that year, I was diagnosed with Stage 3 breast cancer. If it weren't for the ACA, I would be bankrupt or dead. I couldn't be denied coverage because of a pre-existing condition and am happy to report

that I am still here and cancer free two years later.

– **Susan Powers, San Francisco, CA**

I'm the mother of 3, one of which is a 7 year old girl named Myka. Myka was born with an undiagnosed heart defect. She forever will be labeled as having a pre-existing condition. Myka spent 2.5 weeks in the NICU and had 2 open heart surgeries (one at 4 months old and one at 11 months old).

To date, she's a \$500k baby. My husband was laid off after the ACA became law. This gave him a chance to launch his own business as we were no longer chained to the protection of a big group policy. We secured insurance and his business has been thriving. We cannot afford to lose coverage for our Myka.

– **Angela Eilers, Yorba Linda, CA**

Without ACA or something like it, our son who is now 10 would have no health coverage. Prior to ACA he was uninsurable. The reason? He was born almost 3 months prematurely which caused neuro-sensory delays -- normal when one is that premature. So essentially, being premature was his pre-existing condition which left him uninsurable.

– **Simone Meeker, Helendale, CA**



Erin Badillo, New Fairfield, CT

My second child was born with an attached frenulum – meaning that he couldn't effectively nurse or drink from a bottle. Without a well-baby visit to the pediatrician (covered at 100%) to

diagnose the issue and a subsequent visit to an ENT specialist for a frenectomy (covered at 60%) my baby may not have thrived to become the happy, healthy, joyful child he is today.

To my daughter and I health care is imperative for survival. My daughter who is 22 and has lived her whole life in and out of hospitals due to chronic lung disease, asthma and pneumoniae has struggled without health care. Without any resources or health care my daughter's future is uncertain. Right now She's on



**Christie Bradley,
Defuniak Springs, FL**

I grew up without insurance. Every time one of us was sick was a time of great worry; not just for our recovery but for the eternal “how are we going to pay for the doctor?” And the medicines were so expensive for us...maybe \$100 for an antibiotic that didn't work wasn't much for some families, but for ours it was near disaster. It meant our savings account dwindling down to nothing yet again, my parents having to max out their credit cards, bills being paid late, and sometimes even trips to the pawn shop.

Not having insurance meant that we didn't go to the dentist unless we needed a tooth pulled. As an adult I am still suffering from the effects of that; a jaw-misalignment and a tooth grinding condition went undiagnosed until I was an adult with a terrible abscess. I have since had to have so many teeth removed (a very expensive procedure) due to those conditions that I have to chew with my front teeth and people look at me and think I must be on meth or something.

Worst of all for me personally, I have

suffered from depression and anxiety since I was a small child. My parents knew something was terribly wrong when I wanted to die at the age of 7. But they had no way on earth of paying a child psychologist or psychiatrist or getting me any kind of mental help at all.

I had to grow up in a nightmarish world of my mind's creating, often friendless, bullied for being different. I finally had a nervous breakdown in college and have never been the same. I can't hold down a job, I can't take a college class without almost ending up in the hospital (I've been hospitalized twice now), and even just being a housewife and mother is incredibly stressful to me. Every day I think of suicide. I would not be alive today if it had not been for my husband's insurance from his job, which lets me get the treatment I have to have.

Even with insurance, my family now barely squeaks by, but without it, it would be impossible. We would have to sell our house and move in with my parents or something. My point is, insurance is a powerful thing that has been denied to so many, with consequences ranging from mild inconvenience for the healthy to life-changing devastation for those who truly need it.

To my daughter and I health care is imperative for survival. My daughter who is 22 and has lived her whole life in and out of hospitals due to chronic lung disease, asthma and pneumoniae has struggled without health care. Without any resources or health care my daughter's future is uncertain.

Right now She's on oxygen and a BPAP machine. This needs to happen now, for my daughter and for all those like her that fight daily for their survival.

– **Mariamee Rodriguez, Miami, FL**

My son was a big baby. So much so that after his birth my upper belly was still distended. When I went to the doctor with a sore throat, she mentioned that I might have a hernia. When I tried to get private insurance a month later I was denied due to this note on her report. Thanks to Obama, there was a law in Michigan that if denied private insurance

due to a pre existing condition, one could purchase health insurance in Michigan under a state plan.

Thanks to Obamacare - no one has to suffer without insurance due to one doctor's comment in passing.

– **Rebecca Covey, Miami, FL**

My husband is a disabled veteran, covered by the VA for his insurance. I am an LPN, the sole breadwinner and I am also in school full-time to get my RN. I just lost my employer's health insurance because I can't work enough hours while going to school to meet the minimum for health coverage.

I recently applied for the ACA and I was approved for good coverage for \$37 a month. I am so thankful for the ACA. Our daughter is covered by Medicaid because our family income is so low.

– **Deanna Mousaw, New Port Richey, FL**

As a physician assistant for 25 years, I know that people without health insurance tend to die earlier than folks with insurance – they don't get the preventative screenings and interventions that insurance as in the A.C.A. provides.

– **William Phelan, Tallahassee, FL**

When my husband first got throat cancer, we had very poor health coverage. It took all of our savings and retirement to make it through that medical debacle.

When it came back, he had ACA, which allowed us to get excellent medical help, and not to end up totally broke again. With his medical insurance and the medicare, we didn't have the nightmares we had originally.

– **Lora Browne, Fort Lauderdale, FL**

People must know that they have health insurance. Without it it can lead to financial ruin. I have medicare and was only in the hospital for 30 hours. My bill was \$45,000.

– **Jeffrey Luft, Lake Worth, FL**

My daughter was unable to get insurance coverage because of a pre-existing condition and thanks to the affordable care act she got her insurance to cover her.

– **Margarita Ferreiro, Mount Dora, FL**

I served in the military for 28 years. I put my life on the line for what the American Dream is all about. No mom in the United States of America should ever have to worry about getting access to affordable healthcare for her children.

**George Ratner
Fort Lauderdale, FL**

Before the Affordable care act, I purchased insurance for my family to cover us while I went back to school for my Masters. I thought I was purchasing a high deductible catastrophic policy, but found out only later after my son had to have an emergency appendectomy that there was a 2,000 cap on it.

The same month before we even received the bad news about our policy, we got another denial for coverage for my 4 year old daughter's surgical procedure to fix her kidney reflux.

They denied it saying that her frequent urinary infections in the past couple of months before showed it was a preexisting condition, and not only got out of paying for the surgery, but refused to pay for any further pediatrician visits which were due to her bladder problems. I was so happy when the affordable care act was passed because I knew that no other family would ever have to go through this.

– **Amy, Naples, FL**

It gave us peace of mind when I was able to keep my children, who were young adults, on my employer's group health insurance policy. It was affordable as my children got enough work experience to get jobs which provided them with their own employer health insurance.

– **Anita DeBias, Port Richey, FL**

As a middle aged woman, I went without health insurance for 8 years before the ACA was enacted. It was a blessing and necessity. The only changes it needs are improvement to make it stronger and broader, perhaps a single payer system.

– **Cindy Tofflemire, Des Moines, IA**

Medicare is my only insurance. I'm not 65 year so I can't afford supplemental insurance (for which I can thank Gov. Branstad because he refused the Medicaid expansion from the ACA). Without Medicare, I will die because I need a defibrillator.

It's been 15 years since the heart attack that killed me, and my health has been deteriorating for the past couple of years. I'm supposed to be scheduled after the New Year. I had to have a melanoma removed from my face last June. I don't know what else to do.

– **Pat Xopenhaver, Iowa Falls, IA**

My husband and I have two children, 12 years apart. And our son, who is the eldest, graduated from college. Even though he's living in the Twin Cities, which is one of the better job markets in this country, he still has not landed a full-time job, let alone a 'career' position.

Thank God for the Affordable Care Act! Because of it, Isaac continues to have health insurance coverage under our policy. As he struggles to pay bills, make his first student loan payments, and learn to live on his own, it's one less worry we all have.

– **Cherie Miner, Elliott, IA**

My family has greatly benefited from the Affordable Care Act. 1. My father was a union carpenter his entire career. When he retired, he opted for the cobra ins coverage but this still ran out before

Medicare started. My mother and he had an extremely difficult time getting any ins co to take them on. They had no big health concerns either.

It was very scary. The amount of money that they had to pay out of pocket was huge and I can't imagine most people being able to afford it. 2. My brothers are also union carpenters. If they are laid off in the winter, they may not get enough work quarters to qualify for ins.

This was very scary as my older brother has children at home that needed covered. 3. My stepdaughters are in college. When they graduate, we are worried about their ability to qualify for health ins. With coverage to children up to 26yo, this has been a relief to us.

These are NORMAL EVERYDAY occurrences for NORMAL EVERYDAY Americans and it has impacted (Or will impact) my family in many, many ways.

– **Andrew Leheny, Preston, IA**



Sara Alcid, Hailey, ID

In many ways, poor health coverage led to my mom's death in 2010. We can't allow our nation to go back to these pre-ACA days. Our family budget was stretched to the max to pay the premiums for "catastrophic coverage" and a \$13,000 deductible. This meant that when it was clear my mom needed to go to the doctor, she didn't go because we couldn't afford the copay and she feared that her premiums would skyrocket if she actually used her insurance.

When she eventually visited a doctor, she was diagnosed with cancer that could have been easily prevented if she had received medical care at the first signs she needed it.

When she needed cancer treatment, her extremely poor health coverage presented endless barriers to obtaining

high-quality treatment, from the high deductible, high co-insurance rates, and caps on hospital stays – to the repeated denial of the "medical necessity" of cancer treatments. It was infuriating and devastating and meant that her cancer returned three times, each time harder to treat and survive.

This past spring, I was diagnosed with thyroid cancer at age 27 and needed surgery to remove my thyroid and 50 lymph nodes. Now that I have a pre-existing condition, along with 27% of adult Americans under 65, I know that we can't let America go back to the days of lifetime caps and high-cost or denial of coverage for those with pre-existing conditions.



Jenny Hupp, Chicago, IL

I am a single mother working full time. My daughter receives Medicaid. This is the only health insurance I can afford. Up until last month, I was purchasing my health insurance on the marketplace. It cost me \$300 a month, and my employer contributed less than a third to this amount. It is nearly impossible to afford health coverage in this country. I was working in the healthcare industry myself, and I still could not afford my own family's healthcare!



Susan Kessler, Chatham, IL

My husband has Crohns and was denied health insurance for 5 years. He en-

dured 3 hospitalizations along with numerous doctor visits that we paid out of pocket. We're fortunate we avoided bankruptcy, as my brother was forced to.

He was a small business owner and couldn't afford coverage when his wife had gallbladder surgery and associated complications. His son suffered and was treated for a benign brain tumor. Both of our families have benefited from the Affordable Care Act.



Rachel Rodgers, Warsaw, IN

My daughter who is four years old with Pierre Robin Sequence and tracheomalacia has benefited from the affordable care act. She is allowed on our private insurance due to no maximum benefit. This has helped pay for her multiple hospitalizations, multiple surgeries, home supplies, ventilators, and so on.

She is also on Medicaid to help cover what our private insurance does not cover such as nursing services. Without nursing services she would not be alive today because there is no way that I can stay up 247 to watch her.

She has coded multiple times and my nurse has saved her life multiple times. Please her life is so important to my whole family and extending family. Little side note she is the smartest kid in her class per her teacher. Please help her stay alive.



Cyndi Johnson, Bloomington, IN

I come from a background of generational poverty in the hills of southern Indiana. I don't recall going to the doctor growing up, so it was a good thing I was generally healthy besides the occasional cold. I worked hard throughout school and was awarded numerous college scholarships – becoming the first person on either side of the family to earn a degree. I went on to work as a math teacher in Indiana for years and even earned a masters, but later, when I started a family and discovered prenatally that I was going to have a baby girl with Down syndrome, my life changed dramatically.

It became clear shortly after she was born that to coordinate her medical care I would need to be a stay-at-home mom. Virtually overnight, we went from being a two-income family with no medical expenses to a one-income family with astronomical medical expenses. I remember standing at the mailbox with my tiny baby (still under 10 pounds at 11-months-old!) cradled in my arms and opening an envelope from the children's hospital with a bill inside for \$64,00 – more than my husband's annual salary – for merely “renting” the surgical room and equipment used during her heart surgery the month before. I fought back tears as I tried to wrap my mind around it – recognizing that more bills would soon arrive in my mailbox for the hospital stay, surgeon's fees, and more. Then it hit me: This was our new reality.

Over the next several years even with private insurance through my husband's employer, the bills added up quickly. Besides deductibles and co-pays, there were many expenses insur-

ance didn't cover: medical equipment and supplies, high-tier medications, out-of-network specialists, therapies, incontinence supplies, specialized feeding supplies, travel, and more. Our out-of-pocket costs were spiraling with no end in sight. We even took out a home equity line of credit, all the while fast approaching the lifetime cap on medical expenses imposed by our private insurance.

Then came the Affordable Care Act – covering 28 million Americans who were previously without health insurance. We were so grateful not only for all those Americans gaining peace of mind, but for the peace of mind we had knowing that lifetime caps had been eliminated. Of course there was still the issue of our mounding medical debt. But then in 2015 after being on a waiting list since birth, my then-8-year-old daughter became eligible for the Medicaid waiver in the state of Indiana, effectively rendering her eligible for Medicaid Disability.

Medicaid now covers much of what private insurance does not, and while the system is still far from perfect (we still incur hundreds of dollars of uncovered medical expenses each month), it has meant a much brighter financial future for my family.

We have paid off most of our medical debt and have even begun saving for college for my other 2 children. If the ACA provisions are repealed. Americans like the pre-existing condition piece the removal of lifetime caps, and the ability to retain a child on their policy until age 26.

And finally funding Medicaid using a block grant model cannot be an option. Medicaid covers nearly 73 million people across the U.S. including low-income children, expecting mothers, persons with disabilities, and others. Imposing artificial caps on the Medicaid program would put all of them at risk, my daughter included. With block grants, states would be forced to further reduce already dismal Medicaid reimbursement rates and restrict eligibility requirements, thereby compromising access to quality care for those 73 million Americans. That would be a disaster.

I am a low income epileptic who struggled for years to control my seizures. This was not because my case was such a difficult one but because I had no insurance and could not afford to see a specialist or get more than one or two of the specialized tests needed for my condition. I could not even afford the regular blood tests needed to determine the dosing of my medication and suffered for years with ineffective medication I couldn't really afford because of it. This made it impossible for me to work, drive, or otherwise live independently.

Recently I was able to get Medicaid through the Affordable Care Act and now have been able to see a neurologist and get the testing I needed to make my medication effective. It also made that medication affordable and now I am living independently and working on getting a job and to the point where I can drive. Without my Medicaid there is no way I could afford this medication and medical care and would be worse off than before.

– Genevieve Wheatley, Valparaiso, IN

As a person in my sixties and originally on the individual market being in the marketplace has allowed me to feel confident that if I get sick the private providers won't inflate my premiums so that they will not be payable.

**– Catherine Trost-Steffen
Bloomington, IN**

For 40 years, I've been a registered nurse. No other health care issue affected my practice like the ability to have access to care. As a psychiatric nurse, I saw devastating impact on youth, postpartum women and young adults who once diagnosed with treatable mental health or substance disorders, lose their insurance coverage. I also worked with 100s who in their middle years quit jobs to care for elders and then succumb to illness.

It is unconscionable still how many caregivers go without any health care coverage of their own. In 2009 lost my job and then within a year could not afford COBRA I postponed certain medical treatment and a surgery. In retrospect it's clear these decisions were not my best and my health stamina and my

abort to work full time was affected. Eventually ACA was available which significantly changed my circumstances.

The Medicaid expansion was essential for my son and his treatment of depression. It is humane and part of decent society to continue the ACA. These are just a few of my thoughts.

– Donna, RN, Greenwood, IN



Dot Lewis, Norton, KS

When I was younger I went many years with no insurance and hoped for the best. On minimum wage employment there was no way I could afford to buy insurance and pay the “survival” bills, such as rent, utilities and food. As a result I did not seek medical care until the situation became serious.

A fairly minor injury to my leg seemed manageable without a doctor’s attention so I saved the cost of an office visit, which had to be paid for in advance, since I was uninsured. However, in short order the wound became septic then began spreading up the leg and I had no choice but to seek care.

I was lucky to find an emergency “clinic” which was much less expensive than a hospital ER and did not require pre-payment so I was treated. I still have a scar on the leg from the destruction the infection caused. Had I been insured or had otherwise affordable health care at the time, I would have sought treatment earlier and perhaps avoided much of the pain and cost.

I have chronic migraines. Prior to the ACA, I was turned down for health insurance by multiple companies for this preexisting condition. Under the ACA, I have been able to receive excellent health care, with my choice of doctors and treatments.

It would be devastating for me and my family if I was again excluded from health insurance, or had to pay premiums and deductibles so high as to render them unaffordable (I typically need between \$8,000-\$10,000 per year in medicines and treatments).

– Mandy Foster, New Orleans, LA



**AnnMarie Duchon
Belchertown, MA**

My daughter, Gracie was born prematurely at 26.6 weeks for unknown reasons. Due to her prematurity, she spent 68 days in the NICU with premature lungs, 2 heart conditions, brain bleeds, jaundice and an infection. We fed her breast milk one cc at a time. By some miracle, she is now 7 years old and healthy! However, due to her pre-existing condition, she could lose her health insurance as she would likely have already used up her lifetime cap on benefits.

I too have a chronic illness Crohn’s disease. I never know when it will flare up. I take an injected biologic medicine weekly to try to keep it (and the subsequent other autoimmune diseases that come with Crohn’s: psoriasis, arthritis, iritis, etc.) in check. This medicine costs over \$1,000 an injection. There is no way I could pay for it on my own.

I manage a thriving department full of

employees, am a single mom and hence the manager of my family. I would not be able to keep up without it. Losing my insurance would require me to compromise my health, my livelihood and my ability to parent. I can’t see how that would be worth it!



Laura Kramer, Boston, MA

I am putting my husband through college and my employer is a small institute that does not offer health insurance. Without affordable options on the exchange, I don’t know what we would do to get covered. We need the ACA to ensure we can find a plan that fits our budget and lifestyle. Healthcare is a right, not a privilege, and is needed for a prosperous economy and communities.

When I was diagnosed with another breast cancer in 2011, I discovered that the expensive health insurance I had been paying for every month, was going to leave me with 100s of thousands of dollars of medical debts for that year, alone. I wept over the burden my illness was placing on me and my husband, after we had climbed out of my medical debt so often before.

I was able to switch to a better carrier, only because of the rules of the Affordable Health Care Act, which prevented insurance companies from rejecting me for pre-existing conditions. As it was, I still had \$17,000 in debt, which was largely taken care of by an incredible group fundraiser. Being able to switch to better insurance coverage lifted a huge weight of stress from our shoulders, which I am sure helped me in my recovery. It has helped

us to stay living in our home and living our lives. And it has placed me in a position to help others now. I pay it forward. I still have medical debts accumulate but I manage. I am on Medicare, now. I want to hang on to that as well. I've been paying into the system my whole working life. Less wealthy countries take care of their citizens' health care needs. So can we.

– Nancy Glassman, Searsmont, ME

As a sole proprietor business in Washington County Maine I am dependent upon the ACA to buy affordable health care. It is the ONLY way I can afford it. Eliminating or increasing the cost or giving even more control over to the insurers means that 1000's of folks will be without coverage. This is bad for them. And bad for overall health care costs because all care ends up back in the Emergency Rooms. Our rural hospitals sustainability will suffer even more.

– Sarah Strickland, Robbinston, ME



Deirdre Kelly, Saginaw, MI

I have had cancer twice as a 32 year old single mom. Once thyroid and once cervical. Without the affordable health care act I would be uninsurable. I would not have survived my last fight with cancer and my son would be on his own at 10 years old.

I am a senior citizen who needs thirteen critical medications a month, several very expensive. Without the ACA provision that gives those of us in the Medicare "donut hole" a discount on the retail price, I would not be able to afford

them thereby endangering my health. And there are many others just like me who would have to make a difficult choice – food and rent or medications.

– Carol Jobe, Grover, MO

My husband, a wounded Vietnam vet, just began receiving treatment through the VA system for the long term effects of Agent Orange exposure (he sprayed it) and PTSD.

Because he waited so long to get help, his health problems are highly complex and difficult to treat. In addition, his war injury has caused deterioration of his knee joint and he will need a replacement. Back surgery for a ruptured disk cost about \$100,000.00 We couldn't possibly afford this without insurance and the VA.

– Kristin Erman, Joplin, MO

Without the medicaid expansion I'd have NO insurance at all as I'm diabetic and according to insurance agents, un-insurable.

– Wm Schultz, Whitefish, MT

I have a friend who is disabled with a very limited income. Until the ACA, he couldn't afford eye glasses, he needed eye surgery and dental surgery. He suffered from serious pain in his back. Once he was covered by Medicaid in this state, he was able to have eye surgery, get glasses, have his dental surgery and get dentures, and begin pain management for his back.

He is a new man. He is bright, happy, motivated, looking for work...The ACA changed his life for the better. I could tell many other such stories, because I work in healthcare, but this one is the most personal.

– Janette Reget, Butte, MT

I was in two car accidents in 1999 and 2000. I was in a job that did not offer health insurance. I had incredibly high medical bills. My father could have helped, but refused. I was forced to file bankruptcy. My credit score was perfect until that time. I have been struggling since then to get from poor to fair. I have just recently left my company job to start my own business.

I will need the ACA to survive. The cost of COBRA is too high. I am single and live alone with my rescue dogs. I cannot afford to be without insurance again. The top 1% is so out of touch with the rest of the nation. I implore anyone voting to dismantle the ACA live for a month in the shoes of their constituents. I doubt they could last a day.

– Rebecca Blackwell, Durham, NC

Every member of my family has what insurance companies consider pre-existing conditions, which means w/out the ACA we would likely be denied health insurance or be subject to exclusions & delays. My twin daughters were micro-preemies with lengthy stays in the NICU (one of them for almost a year!). They've had countless medical procedures and multiple surgeries. Both have costly life-long chronic medical conditions. Just the NICU stay for one of them alone was well over \$1 million.

It costs well over \$100K each year for her medical care, therapy, & supplies, even w/out counting the cost of in-home care through our state's Medicaid waiver program. She is medically fragile. Without the ACA, we would be destitute very quickly due to insurance's lifetime max. Our daughters would have to do w/out the medical care, supplies, & therapies they need. This would put their lives in danger. Our entire family would end up on public assistance to survive. That would only cost the government more \$ in the long run.

– E Nell, Clemmons, NC

As an 26 year Occupational Therapy professional, I have insurance via my employer. However, I have personally worked with clients who do not have healthcare and I see the effects of long term chronic illness that are not treated. Every American should have basic health care which will not only prevent unnecessary illnesses, but curb the cost of our healthcare overall here in America.

– Janice Robinson, Charlotte, NC

I have a number of friends and neighbors who have lost jobs and are trying to pay the bills through independent contracting, which is an unstable source of income. Without the ACA, they would have

no health insurance. One of my friends was diagnosed with cancer – without the ACA she would have had no means to pay for the treatment.

I understand that the ACA needs to be modified to become more effective, but a wholesale repeal would leave people I know without insurance, extremely vulnerable and at risk of losing what little they have left. A repeal without a replacement will leave the health care industry reeling from the uncertainty. Please do the responsible thing and do not take health insurance from our most vulnerable citizens.

– **Bev Dugan, Pittsboro, NC**

We live in a retirement village, and most of our money goes for living expenses. We NEED the Affordable Care Act to make health care something that we can have access to!

Otherwise, we will be in financial trouble with all our health issues that must be dealt with, especially in my husband's case with dementia growing each month!

– **Dorothy & Robert Osborn, Durham, NC**

I am 62 and didn't have coverage before the ACA I had a hernia the first year I had coverage. If I didn't have coverage I would have ended up in the emergency room instead of having a scheduled surgery Without the tax credit I could not afford any coverage.

– **Jesse Goslen, Louisburg, NC**

As a parent, one of my biggest fears is my child getting sick. Really sick. If the unthinkable should happen, I want to be able to focus all my energy and time on helping my daughter get better, not fighting with the insurance company. The ACA is so crucial for the health and security of our middle- and lower-classes.

Maybe rich people don't have to worry about being able to afford care if their children get sick, but I do. I pray to God every single night for my child's continued good health. And I pray for the people who are in the situation of having a seriously ill child. Any one of us could be in that position.

– **Brooke VanLooy, Grand Forks, ND**

I applied for CHIP for my two daughters, a program that I just learned about and found out they qualify for Medicaid because of the new expansions to the program. Without it I don't know how I'd afford my 4 year-old's asthma medication.

– **Sara Dupree, Grand Forks, ND**



Lauren Agoratus, Trenton, NJ

I'm the parent of a child with 5 life-threatening conditions and autism just to keep it interesting. I'm deeply concerned about protections on pre-existing conditions, dependent coverage, and annual/lifetime cap limits.



**Theresa Meire
Port Monmouth, NJ**

My Godmother, Karen, died because she didn't go to the doctor. It wasn't because she didn't want to, it was because she couldn't afford it and had a life threatening condition she didn't know about. If she had been able to go to the doctor, get her blood pressure checked, and get medication, my children may have known her and her child might still have a mother, her husband, might still have a wife, her mother might still have her child and

her brother might still have a sister.

There are so many stories like this, and sadly, I might become one of them. My thyroid disease could easily be labeled a "preexisting condition" and a medication I need to function could be denied me because I've had it for years. I'm scared, sad, frustrated, and angry.



Janice Carlson, Las Vegas, NV

Like tens of millions of other women, the ACA means I don't have to pay anything for my annual flu shot, Pap smear, mammogram or gynecological exam. That's huge to me, and it has helped keep me healthy.



Christine Pace, Las Vegas, NV

I had to quit my job to care for my Mother in her last years. I lost my employee insurance. Without the Affordable Healthcare Act, I would NOT have been able to afford health care.

Now I am lucky and do not suffer from any health issues, but life brings many surprises and I want to be prepared. Everyone needs to be prepared. Everyone deserves health coverage!

After retiring, I found that I could not get health insurance for my wife and my health insurance contained a rider that would invalidate my coverage in any emergency that even mentioned the subject of that rider.

The Affordable Care Act changed all of that and gave us security from losing everything we had worked for in a catastrophic illness or accident.

– **James Heller, Reno, NV**

If not for Affordable Healthcare coverage here in NV, I would not be able to have health insurance. My husband has Medicare but I am 62 so too young for that program. I work part time so am not eligible through an employer. Therefore this issue is of utmost importance to me.

– **Marilyn Block, Reno, NV**



Belinda Howell, Ithaca, NY

After 61 years of excellent health, I had two emergency surgeries, one scheduled surgery, and pneumonia in less than 12 months. I was not strong enough to keep up with the pace of my nursing job and sought coverage with ObamaCare. It got me through months of recovery until I could get back to a job with insurance coverage.

My husband has been downsized twice in the last three years. We are both self-employed now, and are earning enough to stay comfortable. But I have rheumatoid arthritis, and without the Affordable Care Act, I fear I would be uninsurable as having a preexisting condition.

My practice has grown to the point I was able to hire a part-time employee this year. But if I lose my health insurance,

I perhaps would need to find some employment where I could be covered and would need to let my employee go.

– **Ann Randall, South Euclid, OH**

Our daughter Addie was diagnosed with Type 1 diabetes at age 6 - an autoimmune disease for which there is no cure, but does have very expensive treatments. When my husband lost his job a few years ago, prior to the Affordable Care Act, NO ONE would insure us - at any cost.

We were denied coverage because of Addie's Type 1 diagnosis. Thanks to the Affordable Care Act, we no longer have to worry about being denied coverage and I can sleep at night knowing that Addie will always have access to her life saving medications - or will she??

– **Amy Krohn, Columbus, OH**

I am a two-time cancer survivor. The health insurance premiums for my husband and myself, after age 60, covered at the time by the church we have pastored many years, were approaching \$38,000/year. When the ACA was approved, our American Baptist denomination ceased offering health insurance to churches due to the spiraling costs, and we were then on the open market.

My cancer is in remission, thankfully, but I have an immune disorder which requires monthly intravenous treatments. Without this support, my health would be severely compromised. The ACA policy my husband and I have has covered my previous doctors, although not at all the same locations, and the staff at the other end of the call line of this insurance company has been friendly, helpful, kind, and thorough.

– **Mary Hammond, Oberlin, OH**

Before ACA our health insurance deductible skyrocketed to \$20,000 a year for our family and our out of network was \$40,000. My husband works for a small business and within the company several pre existing conditions made insurance outrageous.

After we experienced a year with over \$20,000 in medical bills we were considering selling our home/ down sizing and pulling our kids from the parochial

school they love. We had saved enough to get through one tough year but we were afraid that subsequent years of high bills would pull us under.

Once ACA passed our deductible went down to \$3000. We were able to save money and my husband was able to buy a share of his company. ACA allowed us to become small business owners since we had affordable health care. Our children have stayed in the school they love. All of this uncertainty surrounding health care has us worried again.

Since ACA our youngest child was born with FPIES. We are scared she will be considered uninsurable. She appears to be outgrowing the condition but will insurance companies insure her?

– **Rebecca Surendorff, Cincinnati, OH**

Our family has had a series of health issues and having health insurance has made it possible for us to deal with them. I am especially grateful for the ACA rule that requires coverage for preventative treatments and that mental health issues be treated the same as other medical issues.

Without this later provision, some necessary treatment would not have been an affordable option for us.

– **Sonya Charles, Cleveland Hts, OH**

My husband has had a job with a very small organization that cannot afford to provide healthcare for its 2 employees. I am the sole owner of a very small business. Thank goodness we can get our healthcare coverage through the exchanges.

– **Adina Davidson, Shaker Heights, OH**

Both of our sons were included on our family insurance for some years due to the Affordable Care Act. Our elder son's coverage denied him prior to the passage of the Affordable Care Act simply due to a bicycle injury while in college.

He wrote an eloquent letter along with one from his doctor at the time to have the denial set aside. For anyone else without his eloquence and our support, he would have been left without insurance.

– **Christina Irwin, Lake Oswego, OR**



Larry Bailey, Tigard, OR

Thanks to the ACA, my sister and her daughter were able to get health coverage despite having diabetes...a pre-existing condition. Without ACA, no insurance company would cover them. Thank you Obamacare!



Rhea Wolf, Portland, OR

As someone who has suffered for years from depression, the ACA has finally made it possible for me to find a treatment plan that works. I can't tell you what this means to me and my family. I am finally about to be the mother I always wanted to be - available, patient, and emotionally balanced. If the ACA goes away, so does my medical care. On my budget, there is no way that I could afford health insurance, and a health savings account would be of no use.



Mary McGaughey, Gresham, OR

My life long medically, mentally, physically disabled daughter of 42 years has

received appropriate health care from private health insurance, Medicare & Medicaid all her life. Without this care she would be dead a long time ago. I am 1 of millions of families surviving with a disabled family member because of available national health care laws.



**Elizabeth Luisada
Greenfield Twp, PA**

I had a number of concerning symptoms, but I didn't know what was wrong. My husband was having heart palpitations, just one year younger than when his father died of a heart attack. We couldn't afford testing to find out what was wrong with us, and we wanted a child. After getting health insurance through the ACA, we both got tests I had a thyroid condition that was easily treated with an inexpensive medication.

He was put on a simple inexpensive heart medication and we both started going to the doctor for simple check-ups. We had our baby in January 2016 and I was happy to have excellent care through my thankfully uncomplicated pregnancy. My beautiful healthy baby relies on our coverage for his many regular well baby appointments and vaccines. We both work. The ACA is our only option, I love it and credit it with my families health.

For me it's simple. With Affordable Health Care I get to live a relatively comfortable life. Without it I would perish. I was diagnosed with numerous autoimmune conditions at the age of 13. I've never been insurable until President Obama pass the Affordable Care Act. At times when I could work I had employer provided health insurance.

At 57 my back blew out due to severe stenosis. The condition has left me with little ability to walk constant pain anytime's and inability to even care for myself. I was covered by Medicaid until my SSI disability was approved. Since there's a two-year waiting period for Medicare I have to pay for my own insurance for the next two years. Without the Affordable Care Act I would not be able to afford insurance where would I be insurable on my own.

- Barbara Catanzaro, Bridgeville, PA



Tam StClaire, Furlong, PA

A year before the ACA was passed, I had a beautiful 30-yr old niece who died because she lost her job, had a preexisting condition, and didn't have access to affordable health insurance. This heart-breaking tragedy should not happen ever again to any family.

My husband and I are in our early sixties. Before the ACA, there were several years where I was unable to get health insurance because of pre-existing conditions. During the same time period, my husband was in the hospital four times in one year, and despite the fact that he had insurance from work, we had to file bankruptcy due to excessive medical bills.

If the ACA is repealed, my husband will lose his coverage and will be unable to get any due to pre-existing conditions.

- Laura Mock, Reading, PA

We have 5 children. Three would have aged out of our insurance if not for the ACA. Three people that I love more than

anything could be without health protection. We are forever thankful for it.

– **Robin Troy, Pittsburgh, PA**

The ACA finally allowed us to breathe freely for the first time in years. Before the ACA we spent 50% of our income on premiums and healthcare. After the ACA we got the care we needed and had enough money to live on. It made all the difference!

Before the ACA the premium for high deductible basic insurance was \$2500 a month after it was \$535 a month with a low deductible and low copays for most services. That is life changing!

– **Paulette Long, Nazareth, PA**

Thank God that my son was able to continue on my insurance until 26! At 25 he was diagnosed with the same heart condition that had killed his father. He now has an internal defibrillator in his chest, which now brands him as having a pre-existing condition.

– **Annie Merritt, Elkins Park, PA**

I cannot afford health insurance without this program. The wife and I are on limited incomes.

– **Chester Newcomer
Mechanicsburg, PA**

I am a two-time cancer survivor and the protections in the ACA for pre-existing coverage and banning life-time limits are critical for people like me and especially for children who have had cancer.

– **Meredith Bollheimer, Erie, PA**

I was laid off from my long term full time job last November, 2015. I have since had some temporary employment while continuing to look for full time work. I was diagnosed with cataracts last spring and had operations this summer on both eyes.

– **Michelle Doyon, Scottsdale, PA**

Through the Affordable Care Act I was able to get a breast pump. This allowed me as a mother to work (or have my husband or someone else watch our baby) while still giving our baby breastmilk, which is what a little baby needs.

– **Irene Sibbing, Philadelphia, PA**

My husband and I are both self employed. I was diagnosed in 2013 with triple negative breast cancer.

I had chemotherapy and radiation for over 7 months. It has now moved to my lungs and liver. If penalties for pre-existing conditions return we will both be uninsurable.

– **Sandy Wright, Bloomsburg, PA**

My wife and I have pre-existing conditions (cancer, diabetes). We could not purchase or afford healthcare without the ACA.

– **Kenneth, Moore & Kim
Bethlehem, PA**

I hadn't seen a doctor - not counting expensive visits to walk-in clinics when I couldn't stand something anymore -- since about 1976. For three years now, I've had actual health insurance that I can afford thanks to my ACA supplement.

I've had a couple of physicals and some tests and mammograms and everything is good. If we can keep up this system, I have a chance of knowing in advance if anything serious is about to go wrong. That sort of preventative care can save money and lives.

– **Teresa Hargrove
Nashville, TN**

My son is a musician and has Stage IV melanoma diagnosed in August. If he had not had ObamaCare, he would have been uninsured when he got sick and would not be alive today.

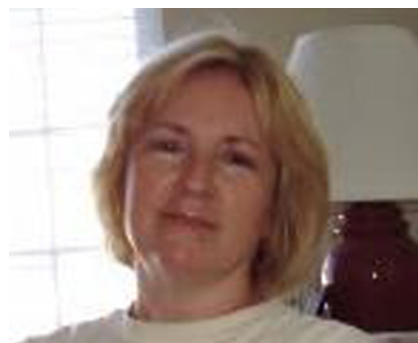
– **Jill Alliman
Sweetwater, TN**

My grandson was a 29 week preemie. He was covered under my insurance until my daughter turned 25, at which point he would have been uninsurable without Obamacare. My daughter has also had many health issues that made her uninsurable as well.

– **Vicki Gore, Brentwood, TN**

I was able to get health insurance through the ACA for 20 dollars a month. This gives me piece of mind that if I get sick I can afford to go to the clinic.

– **Jesse Ogle, Maryville, TN**



Elizabeth Wilson, Centerville, UT

My mother is 89 years old, frail, and has very poor vision due to macular degeneration. She needs full-time care, so I can't work outside the home. I am her caregiver. My only access to affordable healthcare is through the marketplace established by the Affordable Care Act.

Prior to the passage of the ACA, I was struggling to pay monthly costs for insurance that doubled in just two years. Yes, my premiums will increase in 2017, but I'll still be paying less than a third of what I was paying prior to the ACA. Until the ACA passed, people were losing their savings, their homes, and even their lives because they couldn't afford healthcare. It's not perfect, but it's a whole lot better than the system we had before.



**Margarita Figueroa
Charlottesville, VA**

My mother in law is a permanent resident and without the ACA she and my family could not afford health care coverage for her. Since she has had medical insurance coverage we have all breath a sigh of relief, the possibility of my MIL having a medical emergency and either not being able to afford the needed care or my family going in to bankruptcy to pay for her medical bills was very real.



Maegan Jones, Olympia, WA

Preventative services like well-child visits, vaccinations & flu shots have been so very important to our family. Also, I suffer from PTSD from years of childhood sexual abuse & neglect – being able to afford to go to a therapist & pay for my medications has helped me become much more functional & has furthered my healing. Quality, affordable health coverage is something that I am grateful for every day & I know from experience how much it matters in my family's daily life.



Erin Waterman, Langley, WA

I am one of 166,000+ folks enrolled in my state's healthcare exchange, able to afford insurance coverage only due to the ACA subsidy.

I am a self-employed, single parent who works 7 days a week. I am very healthy, but without insurance coverage, my asthma medication costs \$300 per month.

My child is completely dependent on my income, and she is a childhood cancer survivor able to have access to Medicaid under the current ACA plan. There are many families like mine who will revert to medical bankruptcies or go uninsured if we need to in order to keep shelter and food for our families.



Sarah Fleming, Seattle, WA

I am a family doctor working in a community health center, and have the privilege to be the primary care provider for many people and families who would not have health coverage if it weren't for the Affordable Care Act.

My patients represent a wide range of life experiences: people working multiple jobs to make ends meet, new refugees who have fled terrifying and traumatic situations to find a safer life here in the U.S., people who are disabled from injuries, people suffering with chronic mental illness, young families,

newborn babies, and elderly patients on Medicare.

Prior to the ACA, I saw many patients have to make heartbreaking decisions between having food and having their medications. The Affordable Care Act as well as WA state's medicaid expansion, has made such a significant positive impact on this; I cannot imagine us going back to the way it was before. People's health, well-being, and indeed, lives, are at stake.

My two-year-old daughter has a pre-existing condition. We have health insurance through my son's job, but they change it from time to time. Thanks to Health Reform, I never have to worry about her being denied health insurance.

***Gessika Rovario-Cole
Martinsburg, WV***

It truly is comforting to know that my son who has pre-existing medical conditions, can not be denied insurance in the future because of that fact. I pray that this will always be the case in our health-care system.

Robin Sherrod, St. Albans, WV

Because of health care reform, our son will now have health care insurance as a graduate student. He was due to lose it because of his age, and now we can keep him on our policy until he finishes school.

Given his health care needs, this is a tremendous relief. Healthcare reform is impacting us all now for the better. I keep telling people to learn the facts, not listen to the inaccurate rumors that continue to distort the true picture.

Patricia Schaeffer, Morgantown, WV

**To learn more about our stories or to contact our staff,
please e-mail: felicia@momsrising.org**

MomsRising.org is an online and on-the-ground grassroots organization of more than a million people who are working to achieve economic security for all families in the United States.

MomsRising is working for paid family leave, flexible work options, affordable childcare, and for an end to the wage and hiring discrimination which penalizes so many others. MomsRising also advocates for better childhood nutrition, health care for all, toxic-free environments, and breastfeeding rights so that all children can have a healthy start.

Established in 2006, MomsRising and its members are organizing and speaking out to improve public policy and to change the national dialogue on issues that are critically important to America's families. In 2013, Forbes.com named MomsRising's web site as one of the Top 100 Websites For Women for the fourth year in a row and Working Mother magazine included MomsRising on its "Best of the Net" list.