



MOMS CAN'T BE RATTLED

WE'RE STANDING
STRONG FOR THE
CONSUMER PROTECTIONS
WE'VE WON THROUGH
THE AFFORDABLE CARE ACT

**America's moms are networked, mobilized, and using
our power to fight for our families. We vote!**



MomsRising.org

America's moms are networked, mobilized, and using our power to fight for our families. And we're not easily rattled by threats to repeal the consumer protections we've won through the Affordable Care Act. In fact, we're actively educating our online and on-the-ground parent communities about how the Affordable Care Act is helping our families.

The following pages contain selected stories some of our over a million MomsRising members that we are sharing through our vast and active networks.

As you'll read, these stories are moving testimonies straight from the hearts of moms, dads, and grandparents about the way the Affordable Care Act is already helping families across the nation and how many more millions of families are holding on for the protections scheduled to take effect in 2014.

On the following pages, you'll find stories from people like:

- Khadija from Kentucky, whose son has juvenile diabetes and has spent much of their limited family income on health coverage to ensure her son would not be uninsurable should they lose coverage. The new consumer protection that insurance companies can no longer limit or deny benefits to children due to a pre-existing health condition has relieved Khadija's family of this constant worry.
- Donna from Arizona, whose adult son lost his job during the economic downturn and now has health insurance for the first time in many years. Because of his pancreatitis, he was rejected for health coverage or offered outrageous premiums of \$1,600 per month. Today, he has health coverage through Arizona's Pre-Existing Condition Insurance Plan and is getting the care he needs to stay healthy and work in his new part-time job.
- Erin from Illinois, who has health insurance and paid high premiums but, after becoming pregnant, was told her insurance did not include a "pregnancy waiver". As a result, she is facing huge expenses to cover her prenatal care and birth. (Starting in 2014, all individual, small business and Exchange health plans will be required to cover pregnancy and newborn care for expectant mothers and new babies.)

In the pages below, you'll find hundreds of story highlights from people across the nation who are sharing wonderful personal testimonies like those above. These stories are listed alphabetically by state. Each of the MomsRising members whose stories are listed below have given MomsRising permission to share their stories by first name, city, and state. There are also hundreds more stories available on our online map of MomsRising member health care stories at <http://www.momsrising.org/blog/stories-map/?topic=healthcare>.

If you would like to contact any of these individuals, please contact Ashley Boyd at ashley@MomsRising.org. In addition, if you're interested in responding to these stories in a brief blog post on our website (which has a combined blog and social media reach estimated at 4 million), please feel free to email Anita Jackson at Anita@MomsRising.org.

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

Kristin Rowe-Finkbeiner
Executive Director
MomsRising.org

MomsRising.org is a multicultural 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 child care, and for an end to the wage and hiring discrimination which penalizes so many mothers. MomsRising also advocates for healthcare 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 2010 and 2011, Forbes.com named MomsRising's web site as one of the "Top 100 Websites For Women"

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MomsRising Members Share How the Affordable Care Act is Helping Their Families



Jordyn – North Carolina

I just recently applied to a federal health plan option for those diagnosed with a pre-existing condition. I finally have hope that I can maintain my health, which doesn't take much! This gives me so much hope that I can be strong and healthy for my kids. I look forward to watching them grow up and have more options than I have had in the past couple years.



Khadija – Kentucky

My son has Juvenile Diabetes. We have struggled to make sure he had no gap in coverage, even at times when most of our income was going to pay health insurance because of the pre-existing conditions that many insurance companies impose on new policy holders. Health reform has removed this great worry from our shoulders.



Scott – Pennsylvania

I have pre-existing conditions of psoriatic arthritis and a herniated disc. Thanks to PAFair Care (the state's Pre-Existing Condition Insurance Program), I have insurance for the first time in years. I look forward to 2014 when I will be able to have access to even more options and shop around for additional plans.



Grace – Maine

My daughter has type 1 (insulin dependent) diabetes. Her life depends on good health care. She is smart, strong and creative. She has so much to give to the world. The Affordable Care Act gives us peace of mind that she will continue to have the health care she needs and no one can deny her coverage because of her pre-existing condition. I cried with tears of relief and joy at the goodwill this law brings to families like mine. To know she will always have the insulin she needs to survive and the tools to live. I am so grateful and so is she.



Paulette – Pennsylvania

I'm a sole proprietor who has to buy health insurance for myself and my husband. It continues to be my biggest annual expense at around \$15,000 a year. I hope with future options unfolding through this bill I will be able to purchase more affordable insurance. And being assured that we will be able to get insurance even with preexisting conditions and the lifting of the lifetime cap is a wonderful change.



Tania – North Carolina

Our son Teddy was born at 25 weeks weighing 1 lb. 7 oz. Today, he is a happy almost three year old. To look at him you'd never know all that he has been through and survived. The insurance companies would look at him and never see the survivor that he is – they would see a long list of pre-existing conditions that would make him uninsurable were my husband and I to lose our jobs.



Ed – Florida

Two years ago, I was diagnosed with Multiple Sclerosis. I had insurance but chose not to get treated to hid the fact that I had a pre-existing condition and feared that I would lose my job. With new health care laws, I can start treatment to slow the progression of the disease without the fear of financially devastating my family.



Magdalena – Texas

I am a mother of a beautiful 6 year-old girl named Paloma. Paloma was diagnosed with severe autism when she was 2 years old. We just recently found out that under health reform, we would be able to provide our daughter with the therapy she desperately needs. We were so happy...this is the first great news we've received in these past four years.



Emily – Oklahoma

I am a 28 year old woman, wife, mom of a 2 year old, a small business owner, and have been living with multiple sclerosis for 10 years. One thing that I cannot live without is access to the incredibly expensive MS treatments and annual or sometimes biannual MRIs I get to track my disease. I worry that my condition will prevent me from getting health insurance again if I ever change jobs.



Beth – Washington

My husband was diagnosed with Multiple Myeloma this year. As we step through the complicated world of cancer treatment, I began counting the dollars that my husband's treatments cost and calculating whether we will stay within the lifetime maximum coverage paid by my health plan before that clause becomes illegal. The thought of my husband not being here for our daughters' high school graduation 10 years from now is unbearable.



Kris – Massachusetts

My son has a genetic disorder called Williams Syndrome. The night the Affordable Care Act was passed was the best night's sleep I had had in the three years since he was diagnosed. We should not live in fear of losing coverage for children with pre-existing conditions or of reaching lifetime limits on benefits.



Tonya – Arizona

Thanks to the Affordable Care Act, our children can now stay on our health insurance until they are 26.

Without ACA, my son would not be covered by our health insurance, and would be forced to look for work that offered health care coverage rather than focus on his studies. A college education is important to us as it means for our son a better life than the one we had.

ALABAMA

Sandy

We never expected that our healthy, active, eleven-year-old son would be diagnosed with a chronic and potentially life threatening condition. But, on March 1st, 2010 an emergency room doctor diagnosed Joshua with Type 1 Diabetes. There is no cure for this auto-immune disorder, in which the immune system attacks and destroys the body's insulin producing cells.

We quickly learned to give insulin shots, count carbs, and use many daily finger sticks to monitor his blood sugar levels. With careful management, Joshua can live a full and healthy life. I breathe a sigh of relief knowing that he can't be denied health insurance because of his condition – both now and later as an adult. Joshua is a great kid. He's kind, compassionate, a straight-A student, and active in our church. Just because a person has less-than-perfect health, doesn't mean that person can't also be a valuable and productive member of our society. Please keep health insurance available for EVERYBODY. Thank you!



MomsRising members bring health care stories from around the nation and pacifiers to Congress to deliver the message that "We won't be pacified until the health care needs of our children and families are met!"

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.

ALASKA

Paige (Anchorage)

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

ARIZONA

Kate (Tucson)

I'm a 23-year-old full time graduate student and get health insurance through the University, but that health insurance doesn't cover my prescriptions and makes it difficult and expensive to receive specialty care (ex: dermatologist, optometrist). Thanks to health care reform, I was able to get back on my father's insurance. Now I can, once again, afford the prescriptions that I need and see my doctors as frequently as they recommend.

Tonya (Phoenix)

Our children can now stay on our insurance until they are 26. My son started school late, is 19 and taking one credit in high school and has a year of college done. Without this help, my son would not be covered on our insurance anymore and would be forced to look for work that has insurance, instead of focusing on his college education.

This is important for us, it means a better life for our son than we had. We pay our insurance premiums and we pay our co-pays – we deserve the right to cover our kids while they are in college!

I have one son that has issues that require mental health appointments, its vital that he continues his treatment. Many of our young people in college go without health coverage and when issues come up, devastating results have already been seen.



Denise (Tempe)

My sons are 20 and 23 years old. When they aged out of being covered on our health insurance plan we chose COBRA coverage for them. It's very expensive and I imagine that most families would choose to simply not have health insurance at all. Or, they could get "Affordable until you get sick" insurance. That insurance is the only other option available to them: insurance plans that had great, affordable co-payments, and affordable premiums, but a \$10,000 limit if you are admitted to a hospital! \$10,000 would not cover much at all if you had to be admitted to a hospital.

We know this because one son had a paralyzing syndrome and was hospitalized for 7 weeks. Fortunately, he was 19 years old at that time, so he was covered under our insurance. He made a complete recovery, and is 100% productive now, thanks to very good medical care when he needed it.

All of that was before the health care reforms were passed. Now with the health care changes of 2010, our lives are much better! Young adults need this bridge to stay on their parents' insurance until they have worked long enough to have developed a livable salary to be able to pay for their own insurance. Straight out of college or high school, most of our sons' peers are making less than \$20,000 per year-- not enough to pay for decent health insurance.

ARKANSAS

Tracy (Gassville)

Even though Arkansas already has a law requiring employers to provide a place for me to express breast milk it's the health care reform regulation that really made them notice the need. When I come back from maternity leave they will have a private, carpeted room for me to pump in!

CALIFORNIA

Jack (Santa Cruz)

Before I turned 24 last year (2009), I became very sick. When I was diagnosed with a lifelong chronic condition a month after turning 24, I was relieved to know that this new Health Care Reform protected me from being dropped from insurance now and being denied insurance in the future. Without it, I would be paying thousands of dollars per year for medication that I need to take every day. Thank you Obama and company for allowing me to live a mostly regular lifestyle without the stress of dealing with insurance companies who would otherwise close the door on me.

"Unless a cure is found, our daughter will be admitted to the hospital throughout her lifetime and a lifetime limit on insurance would limit her lifetime on earth."

Julie, Novato, CA



Chantal (Oakland)

Health care was so important to my family. I was in graduate school when I had my son, and I had no health insurance. Luckily, I was able to obtain healthcare coverage through Medi-Cal, which was essential to the well-being of my unborn child. I received quality care during the remainder of the pregnancy and for a couple of years after birth until I finished graduate school.

Health care was crucial in my son's case because he had a number of respiratory problems, which led to bronchitis, pneumonia and asthma. He even had to see a pulmonary specialist.

He now is free of all respiratory ailments thanks to the health care we received.

I'm so glad that health reform will extend health insurance to millions of people in the U.S. and that my son will not be denied coverage because of his prior respiratory problems. No child should be without health insurance!

Julie (Novato)

My beautiful daughter Violet was born with a rare and life threatening form of epilepsy due to a sporadic gene mutation. In her two years, she has had over a thousand seizures and she stops breath-





ing every single time. She is now 2 years old and when she spends time in the Pediatric Intensive Care Unit (twice a year for two weeks at a time so far) we come home with a minimum \$250,000 bill from the hospital.

While our insurance covers most of this, if lifetime limits were not lifted, Violet's insurance would run out by the time she is 4 years old and her pre-existing condition would prevent her from being insured by another carrier, whose lifetime limit would run out in another few years. Unless a cure is found, our daughter will be admitted to the hospital throughout her lifetime and a lifetime limit on insurance would limit her lifetime on earth.

That's why, as a California Mom-sRising member, I fought for health reform and why I'm still fighting to make sure that the protections we won by passing health care reform, like ending lifetime and annual limits on care are not rolled back.

No matter what, there is no way America's families want to go back to the bad old days when we were unprotected from the insurance industry's worst abuses.

Michelle (Auburn)

The new health care bill enabled the small business I work for to finally get health care coverage for myself and another employee. I have a pre-existing condition that

is not life threatening, but is very painful. I can only get treatment for this pre-existing condition if I have group insurance.



Hilary (Cambria)

My son Ethan is in the diagnostic process of a bone tumor. He has tumors in his leg, rib, and spine. We are overwhelmed with grief as our happy, healthy boy of ten years faces this battle. The thought of having to worry about how to pay for doctors' bills, hospital stays, or chemotherapy while we try to stay strong for our son is demented.

My husband works three jobs. He holds a Masters Degree from a California Polytechnic State University and a Bachelor's from Auburn University. He teaches college level writing at three schools, Cal Poly being one of them. Luckily, we have insurance.

However, even with insurance, the mounting cost of our sons diagnostic tests would force us to foreclose on our home of five years if California Child Services was not there to help us. This state run program helps families.

My husband and I felt a sense of relief at the thought that no matter how many surgeries Ethan needed, or how many specialists we would have to see, and no matter how much the treatment for Ethan's disease may cost, the insurance company could never deny our claim! We felt relief that they could not say "Okay, we're not making any

more money on your policy so we're dropping you!" We felt secure that they could not deny our son medicine in the future because he had needed it in the past. I ask you how was this type of business ever allowed? How is repealing it not criminal against humanity? The answer is, IT IS!!!

From one parent to another, please, don't let my family down.



Felicity (Irvine)

I'm glad my twenty-one-year-old son can stay on our family health plan for a few more years.



Dawn (Los Angeles)

I have had several relatives who have had long periods of hospitalization, one who was almost bankrupt by it. They had medical insurance, but the coverage had limits and once they'd reached the lifetime limits they were expected

to pay out of pocket. In the case of my aunt, a retired teacher, her hospitalization cost over a hundred thousand dollars. Those are the real threats- when the cost of saving you threatens to destroy your life and everything you've built up over the years. I'm so relieved that under healthcare reform, my family will no longer have to worry about annual or lifetime limits on care.



Myra (San Mateo)

Health care reform has already been a major help to my family.

My mother is 93 years old and is on a number of medications. She takes at least 5 brand name medications for which no generic exists at this time. She is currently in the Medicare Part D doughnut hole, and last month we paid \$1,800 for her medications for only one month's supply.

Unfortunately, neither my mom nor my family can afford this level of expenditures for her medicine on an ongoing basis, but we are afraid to discontinue her medications because of the risk to her health. Last month, I spent about \$800 of my own funds trying to help her, which meant that I was unable to pay many of my own necessary bills.

Thanks to Obama's health care reform legislation, next year, my mom will be getting a \$250 rebate check for her medications and next year will get a 50% discount on her brand name medications, which will help tremendously. The legislation will ultimately close

the doughnut hole, which is what needs to happen.

I also have "good" health coverage through my employer, but it had a lifetime coverage cap (a \$ amount). Since I have a number of health conditions that have required treatment and plan to remain with my current job long-term, removal of the lifetime "cap" on insurance benefits is very helpful. Also, the fact that insurers can no longer deny coverage based on preexisting conditions will be very helpful if I do end up changing jobs. Otherwise, I would be concerned that even if a change in employment would give me better opportunities, I might be unable to obtain full health coverage. Thank you.



Celina (San Leandro)

My child is adopted and was born with reflux and was later diagnosed with asthma. I cannot imagine what I would have done if his health was further compromised because health insurance was denied due to a pre existing condition. Thanks to our ability to secure ongoing health check ups and keep his asthma under control, we have never experienced a full flare up nor have had to visit the emergency room. Which translates to many dollars saved!

COLORADO

Jenny (Nederland)

My family is pretty healthy, but last year my doctor noticed that my daughter's legs are not the same

length so she has been referred to an orthopedic specialists.

We have a high-deductible plan so any non-catastrophic expenses are essentially paid out of pocket. But without health care reform, I delayed following up on that referral because I was afraid of what her new "condition" would mean for renewing her insurance policy or the rate we pay. But WITH health care reform, I know now that her condition won't cause her to get canceled – although I suppose they could still raise our rates. I am looking forward to additional improvements which hopefully will allow us to get away from our high-deductible plan.

Tracy (Boulder)

My 7-year-old son, Klaus, has been battling a rare cancer called sarcoma for over 3 years. And, as a MomsRising member from Boulder, Colorado, I fought for health care reform – and I'll keep fighting for it so all kids who need care can get care. Our family sent letters to Congress and stayed up late the night of the final vote on the health care bill in order to watch the votes being counted. We shouted with joy when it passed because we'd no longer have to worry that Klaus' treatment would be denied because of his pre-existing condition, or that he'd hit the annual or lifetime limit for his care.

As the mother of a child fighting cancer, I know that we absolutely can't return to the bad old days when insurers could drop us when we got sick or exclude our children from coverage because of pre-existing conditions.

Cancer lays a heavy burden on families, but health insurer tactics to exclude sick people from coverage only exacerbates this burden and leaves many families in bankruptcy.

How much more pressure do





MomsRising members and coalition partners visit with California legislators.

families have to face along with the devastation of a serious illness? Health care reform was one giant step forward in doing what's right for our country and its families – and we need to keep moving forward.

There may not be a cure for my son's sarcoma at this time, and this fact weighs heavily on our family. But knowing that our health insurance is secure because of health care reform gives us some peace of mind.



Graciela (Fort Collins)

I have a 19-year-old daughter who is a full-time college student. Regardless, our health insurance provider didn't want to cover her. We had to give them proof of her student status before they'd agree to cover her. They told me I'd have to contact them every six months with proof of her being a student

in order for her to continue being covered. I told them that President Obama's health care reform protected adult children, allowing them to be covered under their parents' policy until the age of 26. They then told me that in that case, I did not need to send proof of student status every six months.

Health care reform has already helped me, ensuring that my daughter (and soon my son, who will turn 18 this year) are protected against abuses and neglect by health insurance providers.

Mike (Basalt)

My grandson is severely handicapped and his medical care is very expensive. I certainly sleep better knowing that an insurance company cannot impose a lifetime cap on his expenses and that if my son must change insurance carriers, my grandson cannot be denied coverage because of these pre-existing conditions.

Either of these would be a death sentence for my grandson and would qualify that company for the "death panel" label.

Ruth (Colorado)

My employer is a small non-profit that believes in doing the

right thing by providing health insurance benefits for its employees. I'm poised to submit a Form 8941 to claim a credit for the employer's health insurance premiums, and I've included this credit in our 2011 Operating Budget. This credit is really critical for us as we stretch dollars to make it in a time of decreasing donations to nonprofits.



Robert (Coaldale)

I was uninsured due to trumped up pre-existing conditions by the insurance companies.

I went to a local health fair in April and found I had what turned out to be aggressive prostate cancer. Without insurance my wife and I applied for a Colorado state and federal program called Colorado Indigent Care Program (40 years working 70 to 90 hours a week as a professional artist/sculptor and they call me indigent).

We qualified for the CICP and it helped with some tests and later with a very expensive medication, but the hospitals I really needed and the doctors that work in them who specialize in treating prostate cancer would not accept it. The primary hospital I needed even refused my cash.

Finally on July first, Obamacare's Pre-existing Condition Insurance that in Colorado is called "GettingUSCovered" began accepting applications for activation on September 1st. Now I am insured, my surgery was a success. The surgeon was able to determine there was no discernible cancer remaining in

my system. I just received the results from my 3 month PSA test and am still clear. Without Obamacare I would be dying now.

CONNECTICUT

Carla (Southington)

I lost my job in February 2010. In April 2010 I was diagnosed with Multiple Sclerosis. During my employment, I had received health care through my employer. When I was laid off, I was offered the continuance of my insurance through COBRA, but I could not afford it. I had been on my state's Medicaid plan before, and so I was able to get back on it when I lost my other insurance.

However, now being both unemployed and diagnosed with a chronic illness, without health care reform my new worries might have been: what if I got a new job and suddenly my income were to put me over the maximum income guidelines of the state insurance, but I couldn't get health care insurance through my new employer because I now have a pre-existing condition?

With health care reform, I now know that I cannot be denied coverage because of a pre-existing condition. Knowing that simple fact, my whole family and I can rest better at night, assured that I will continue to be able to get the health care that I will need for the rest of my life.

Birgit (Newtown)

My daughter has a genetic condition that is associated with malformation of certain organs, especially the heart. At age 3 she had open-heart surgery to correct this. Thanks to insurance provided by our employer we didn't have to worry about the costs too much, but considering that she might have additional (costly) health needs over the years, it always



MomsRising members bring their children to the Capitol in support of the Affordable Care Act.

was scary to know that the costs for the surgery (+ the initial NICU stay) would count toward her lifetime limit. Additionally, with her condition being genetic, she would always have a "pre-existing condition," and should we ever lose coverage through our employer it would be difficult to provide her with appropriate health insurance.

So yes, we are glad that the health reform has passed and that we don't have to worry about losing insurance through our employer anymore.

And for those that say coverage got more expensive because of the reform, I want to share how our employer handled this, because I think that this was done very well. They did raise the initial deductible for everyone insured (sure enough using health care reform as an excuse). However, everyone can earn the amount of money that the deductible was raised back, by participating in preventive exams (gauged toward your age and situation), which is just going to help everyone stay healthy anyway. And that is one of the only ways that as a society we will really get the health care costs down – with PREVENTION, which people will only use if they have health insurance coverage!!!

Carol (Willington)

As a self-employed single mom of two, my family was without healthcare for many years because we couldn't afford it. What a huge worry and out-of-pocket expense when the kids got sick. I always had to negotiate for lower fees to fit what I could pay. There's a lot of shame in that. Now I'm on Medicare, I want everyone to have the security of basic coverage, like I have now.

Nancy (Waterford)

My husband has Multiple Myeloma. He would not receive his treatment if there were a cap put on our health care coverage. It could have devastating effects on our ability to stay in our home or worse. We can't put a price tag on someone's life. What would we pay it with? Deregulations and uncontrolled corporations saw to it that the money we did save, was for naught, in the financial crisis. We already pay thousands of dollars above the insurance, but it is not enough to claim it on our taxes. We are also concerned about the cuts to Medicare. The cancer center where my husband receives chemotherapy has been hit hard.



DELAWARE

Elizabeth (Wilmington)

When health reform passed, I felt hope for our country. Because I did not have health insurance, I have chosen with my husband who is French to live in France to raise our young children. It would have been unaffordable for us in the US to be a stay-at-home mom and pay for insurance for a family of four on one (self-employed) income.

In France, our health care is entirely covered and top-quality, and I feel very blessed to be able to live in France. But I do wish to return to the US when I am ready to return to work when our children are older. I really hope that the US gets on board with the rest of the developed world and provides basic needs to its residents.

We need health reform in the US, we need to be protected from the insurance companies' interests, and we need basic health care for everyone.



FLORIDA

Dawn (Jacksonville)

I know from personal experience that repealing health reform would be devastating for my family and for so many other families across America. The provisions of health reform that went into effect on September 23rd this year

“Legislation from Washington, D.C. had personally affected my family – and in a good way! ...I never felt it hit home like this.”

Dawn, Jacksonville, FL

have already have helped my family immensely.

I'm a self-employed entrepreneur and supply my own health insurance. In July of 2009, my four-year-old son Wesley needed eye surgery to correct a problem called strabismus. Shortly after his surgery, the company we were insured through dropped us, so we had to get new insurance. The new plan, which was very expensive, excluded any treatment related to Wesley's eye. By June of 2010, we couldn't handle the premiums anymore, so we began searching for a new plan.

The new plan we enrolled in is an individual plan and is one of the company's newly created “affordable options.” When the insurance company representative called me and said that everything went through underwriting and we were fully covered, I said, “Okay, but...”

“But what?” she asked. “But what's not covered?” I asked. “Everything is covered,” she replied.

Feeling that I wasn't making myself clear, I pointedly asked her, “What about my son and his eye condition? If he needs another surgery (and most kids do need

more than one surgery to fully correct the problem), is it covered?” “Yes,” she said. “Your family is fully covered. I couldn't believe it. She then said, “We no longer exclude pre-existing conditions in children.”

It didn't hit me until later that evening what had happened. Legislation from Washington, D.C. had personally affected my family — and in a good way! While I know I somehow feel the effects of Washington's laws and rules on a regular basis, I never felt it hit home like this. I was both happy and shocked.

Everyone has something in their medical history. Whether that something is small — like strabismus — or big — like hemophilia — it's a fact of life that we all get sick at some point. And when insurance companies can use any bit of information as a reason to deny coverage and hike up premiums, they'll do so unless someone steps in to stop it.

Tarina (Miami)

My daughter Natalia, 11, has epilepsy and cerebral palsy. I have not able to buy private insurance for her that will cover her chronic conditions, because of the discrimination against pre-existing conditions. She needs neurological and orthopedic care on a regular basis, as well as physical and occupational therapies. Her monthly medication bill fluctuates between \$500 and \$1,500.

We need this bill to remain in effect, and the changes that have been proposed need to go into effect as soon as possible. My daughter can live a happy, productive life as long as she continues to receive the medical care she needs.

She went to Washington, DC to speak to our representatives about what it means to live with these conditions and not have access to health care. She advocates for chil-

dren like herself, raises awareness and participates in fundraising to support local charities that help children like herself.

Please please please let's not allow anyone to backtrack on this major accomplishment. Our children's lives depend on it. And ours may well depend on it too.

Susan (Merritt Island)

My daughter will be graduating from college in December 2011. Having taken a little longer than most to get through school, she will be 24 at that time. The last two years, we had purchased the school's insurance for her. In this economy, there's no way to know how long it will take her to find gainful employment with benefits. However, thanks to the Health-care Reform Bill, we can put her on our insurance plan upon her graduation. She has several pre-existing conditions and it would be extremely expensive, if even possible, to purchase private insurance for her. Thank you, President Obama.



Ed (Florida)

Two years ago I was diagnosed with MS (multiple sclerosis). I had insurance but chose to not get treated to hide the fact that I had a pre-existing condition because my managers position was going to be eliminated (I did find a new job at half the pay).

I changed over to my wife's insurance because it was a better plan but then due to the economy there was a chance she might lose



Nevada MomsRising members meet with Senate staff about the health care needs of families.

her job or the cost of her insurance would go up (to where we couldn't afford it, we still have children), so again I chose not to be treated to conceal my existing disease.

My condition continued to get worse but I could not take the chance of being identified with a pre-existing condition in case we lost our medical insurance. The treatment for MS is long term and expensive so I can not afford to start any treatment until our insurance situation is stable. I did not want to take the chance of bankrupting my family because eventually I would need treatment just to survive.

With the new health care laws I can now start treatment to slow down the progression of the disease without the fear of financially devastating the future of our family. I do not understand how any human being can believe that making a profit off of the misfortune of others is morally acceptable.

GEORGIA

Kathleen (Norcross)

As a Juvenile-onset Type 1 Diabetic diagnosed at age 6, I am incredibly relieved I no longer have the same worries with my two kids, who might inherit diabetes, as my

parents did – that their insurance for me would get rescinded. I am so thankful to President Obama and the senators and representatives who passed healthcare reform legislation that starts changing things for the better!

Barbara (Woodstock)

We have lived for the last 6 years, keeping an adult child alive. She is a Type 1 Diabetic, with 2 other metabolic disorders affecting her health.

The cost of medications, supplies, medical management appointments as well as management tools, according to the American Diabetic Association's website, run in the neighborhood of \$20,000 per year. My daughter's yearly cost was anywhere between \$23,000 and \$29,000 a year because of her other conditions.

Because she is an adult – and was uninsured and uninsurable – these expenses not only fell to us, but there was no tax deduction for them. What this meant is that we had to take \$25,000 (or so) off the top of our income and provide support for 3 younger siblings as well.

Type 1 Diabetes is not the same as



the diabetes most often read about in the media and that is closely tied to diet and exercise. Type 1 is a genetically based and caused disease.

Without the medical supplies, the insulin, and the required medical supervision from highly trained specialists both doctors and nurse educators, etc, my daughter will die. She will not die in a far off distant future, but what can be counted off as days. She will not die in a galaxy far, far away, but in the bedroom across from where my husband and I sleep each night.

That thankfully, will no longer be the case this year. The PICP or Pre-existing Condition Program, has accepted her, and she will receive the coverage denied her before this law came to be. This coverage was denied to her by the insurance companies we rely upon in this country to provide access to care.

G Kay (Marietta)

My oldest daughter was kicked off of our insurance when she turned 24. She was still attending college part time and working as a server in a restaurant almost full time. Unable to get health insurance until the enrollment period at the beginning of the new year, she did not have health insurance for almost 6 months. We could not afford to buy her individual coverage and she could not afford to pay for it herself. This was a very scary time for us!

We are very excited that we will not have to worry about this happening again to our 22-year-old daughter and our 20-year-old son. They can stay on our coverage until they are 26. What a relief!!!

Peter (Kennesaw)

I made an appointment with an orthodontist for my son, who is 18 years old. Our insurance company is already badgering us to "prove" he is a full-time stu-



MomsRising members flex their muscles for health care reform in Baltimore.

dent or they will cut him from our health insurance policy.

While discussing how the proposed orthodontic procedure would be paid, I explained to the lady at the orthodontist's office that the new Health Care Reform Act mandates that insurers allow children to remain on their parents' policies until the age of 26 (the lady did not seem to be aware of either the provisions of the Health Care Reform Act or of this particular provision).

Young American adults without permanent or full-time jobs have among the highest rates of being uninsured. While I certainly hope my son will remain in college until graduation (and qualify for our insurance policy that way), there certainly is no guarantee that everything will go according to plan.

It is good to know Health Care Reform will allow him (and our other children) to remain on our policy until age 26, by which time they should be well on their way toward succeeding in their chosen careers and, hopefully, have a good opportunity to obtain their own health insurance coverage.

Patricia (Norcross)

My beloved five-year-old granddaughter has a rare life-threatening chronic condition. With twice-daily injections this lovely bright child can live a normal, long and happy life.

Without health care reform, she could not have gotten insurance as an adult unless it was in a large corporation, and then she would have lived in terror of losing her job. I thank President Obama every day for this precious child's future.

I have a young nephew whose Crohn's disease has devastated his body, but he is a wonderful person with a bright mind and delightful personality. Should his disease relapse enough that he could hold a job, he could be thrown into the problem of having to limit his income so that he could stay on Medicaid.

Trust me, the Georgia Medicaid system, run through the state, not the federal government, is not something anybody wants to have to use if there is any alternative. With health care reform, he might have financial success and become a tax-paying member of society with decent health insurance.

HAWAII

Edgar (Honolulu)

As an 80-year-old Korean War veteran, I thank our government for Medicare, Social Security and Veterans Health Benefits. Therefore, I receive the essential benefits which the recently enacted law on Health Care Reform provides. Please "Hands Off" on the Health Care Reform Law!

All Americans, young and old, need to sleep well at night knowing that their medical and health cares are there when they need them. Only then, can we become pro-active in taking good care of our health and wellbeing – by exercising daily, stop smoking and obesity, eating nourishing food, not worrying and sleeping well.

IDAHO

Emily (Boise)

My sister, who is 25, will have health insurance for the next few months, until she turns 26, thanks to health care reform. She was able to get back on my parents' plan starting January 1, 2011. Prior to that she was on a high-premium, high-deductible health insurance plan to cover catastrophic events, but it wasn't much good for the day-to-day care many people end

up needing during flu season.

She is a graduate student and getting by with assistantships – no health coverage offered through her jobs. She delayed some care, including having a broken tooth repaired, for over a year due to not having adequate medical and dental coverage.

Her story is by no means extreme, but it shows how health care reform makes a huge difference in individuals' lives. I know that my parents are happier now that they know she has better coverage!

Kids of all ages benefit from health care reform, and the idea of a vote, however symbolic, to repeal it is abhorrent. The legislation passed with bipartisan support, reflecting the will of the people. The outcome of one election day doesn't change that. I say, no voting to take away other people's coverage unless you're willing to give yours up in solidarity! Any takers?

Marjanna (Idaho Falls)

I'm so grateful that my son, who just turned 18, is still covered on my insurance. He works part time, but is certainly not earning enough to pay for his own health insurance. Thank you so much for changing the laws so I can keep

"I'm so grateful that my son, who just turned 18, is still covered on my insurance. This has made a real, important difference in our lives."

Marjanna, Idaho Falls, ID

him on my insurance plan. This has made a real, important difference in our lives.

ILLINOIS

Carol (Chicago Heights)

Long ago, my husband and I both had medical insurance through the same company. We were told by the insurance company that we could put my baby daughter and me on his policy and drop mine so I could stop working. I was pregnant at the time with our second daughter.

After we dropped my insurance, they refused to cover my daughter and me, apologizing for their mistake. My daughter had surgery a couple of months prior and I was pregnant. Both my baby daughter and I went without medical insurance for about nine months. I had to wait until my pregnancy ended and she had to wait one year from the date of her surgery for a "pre-existing condition" clause. My pregnancy was covered under a clinic, however my daughter and I were stuck without medical insurance for about nine months.

That was a very scary time for



Virginia MomsRising members meet with Senate staff about the health care needs of families.



my husband and me. What if either of us became ill or had an accident? I prayed that all would be well and, thankfully, it was. That should never be the situation. My husband and I have always been working people. We paid into the system and yet, we were put in a position that could have devastated us. We cannot go back to "pre-existing condition" clauses. That is completely unfair and completely destroys families.



Nan (Chicago)

I am the co-owner of an independent record label in Chicago. My small business covers 100% of the health insurance costs for our staff of 7. With the new health care reform my business will see approximately \$12,000 in tax credits. In this economy, that kind of tax credit will make a huge difference for our company and allow us to invest more in our business.

Margaret (Chicago)

I'm a responsible, hardworking divorced mother. I have two jobs, one as a part time teacher, one working for a non-profit, training ex-offenders in green jobs skills so they can find productive work instead of returning to crime.

I'm a graduate student, working on my Ph.D. I grow a lot of our own food in our organic garden. I don't drink or smoke or do drugs. I don't blow money or laze around watching TV (we don't own a TV!). But I

can't afford health care for my ten-year-old son or for myself. One of my employers has no benefits; one has benefits that cost 1/3 my yearly salary just for me.

Health insurance for both of us would literally take 80% of my income – and we don't have any pre-existing conditions. That would leave us barely anything for food, and not enough to pay rent or utilities. We would need to go on welfare to survive.

Thankfully I live in Illinois, so my son is covered by the KidCare (CHIP) program. He gets yearly check ups and gets to the dentist, and if there's an emergency, I could get him the care he needs. For me as a mother, that is HUGE. I know I can keep my son safe, and that means the world.

In the past, I just haven't gone to the doctor myself, because I just can't afford it. What if I do get sick or hurt? What will happen to my son then? I need to stay healthy to keep him safe. With health reform, I hope to be able to get some basic coverage for myself, at least for emergencies and occasional check ups.

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company...”

Nan, Chicago, IL

I'm not trying to abuse any system or let anyone else carry my weight. I do public service work which saves my community money by reducing crime and pollution and getting people off the welfare rosters. It will also save my community money to keep me healthy.

If I get hurt or sick without insurance, the cost of emergency care coupled with disability, childcare, etc would far outstrip the occasional checkups and medicine health reform can offer me. By keeping my son and I healthy, health reform not only saves tax payers any cost of delayed or unpaid emergency care, but allows me to keep working for my community's greater good and gives my family the security we need to thrive. Doesn't that benefit all of us?

Catherine (Highland)

Health care concern has dominated my life path. I was not able to choose the profession I wanted because I was forced to work where I would have good health coverage for the whole family. Why? Because my husband is a small business owner. I harbor intense resentment that, in essence, I had no choice but to protect him and our children. All my friends in Italy and Spain have coverage all the time.

Now my kids are grown (read: over 26), and thank goodness they have health care through their work. However, for nearly two years for each of them after they graduated college, we had to purchase term insurance outright. When one son entered grad school we had to help him find health care to supplement the state university's meager coverage. Finally, today's families no longer have to stress out because their kids aren't covered.

I am so thankful today for my grandkids that they cannot be disallowed because of asthma and severe allergies. I am Celiac and have asthma. Health care is important for

everyone! We don't mind paying extra in taxes to guarantee coverage. It's a lot better than paying a horrendous monthly amount only to be told that after all that money you've paid in, that they refuse to cover tests or medications or even surgery. We are guaranteed the pursuit of happiness, but we can't be happy if we're not healthy!

Gretchen (Dwight)

When my husband's union work virtually disappeared because of the economy, so did our health insurance. He continued to work hard, but couldn't make enough on his own to afford the astronomical COBRA payments. We ended up with expensive catastrophic insurance that didn't cover any of the kinds of medical care our family needed. We had two small children who needed regular medical care, which became either inaccessible or difficult to afford. I was also struggling with my health, going without treatment that would have added to our debt. After years of this, we were finally able to get insurance through our State's AllKids program.

Knowing that more people will have access to insurance because of the Health Reform Bill makes me feel better about this country. It is a tragedy when a human need becomes something that only those with money are allowed. I feel that the bill, while not perfect, is a step in the right direction.

Georgiann (Chicago)

I have granddaughter who just turned age 20 and was diagnosed with Ewing's Sarcoma at age 14. After 4 hospitals, many surgeries, chemo etc. she is living at home right now and cannot work or go to school. This situation would have been a disaster if not for Health Reform. She would have been dropped from her father's insurance when she reached the age of 20 because she is living at home

and would not have been able to get any insurance because she now has a pre-existing condition. She CAN continue to be covered now. Thanks be to God!!!!



Hannah (Elgin)

I'm not a mom, but I sure am glad I have one who's still willing to help me out at 24! Like many of my classmates, I found myself woefully unemployed after working my butt off in school for 17 years.

In addition to being unable to afford my monthly student loans and the general feelings of inadequacy that come with unemployment, I found myself without insurance. I spent the next 20 months rationing contacts and praying I didn't get anything worse than a cold.

It was weird; something I had taken so for granted was now constantly in the back of my mind. I was afraid of twisting my ankle while hiking, of cutting my finger while cooking, of catching anything that required antibiotics. I missed the security of knowing that if something went wrong, that I could just go get help.

On January 1st of this year I was able to get back onto my mom's insurance thanks to health-care reform. As I rang in 2011 the first words out of my mouth were, "Happy New Year! I HAVE INSURANCE!!!"

With all of the uncertainty in my life right now, it's so nice to have at least this one thing off my mind.

INDIANA

Pamela (New Albany)

As the mother of two asthmatics, I was truly glad the healthcare reform bill has passed and will protect my daughters from discrimination from insurance companies.

My oldest daughter graduated from college, making her ineligible to continue on her father's insurance coverage.

Stand alone plans would not cover any illnesses that could be associated with her asthma, whether it be a cold, sinus infection, whatever – not hospital stays, prescriptions, doctor visits, nothing.

With the new healthcare reform her sister will be able to stay on our insurance whether we can afford full time college tuition or not, and she will be able to purchase insurance through a pool that will actually benefit her. Both of these reforms are a true blessing to ours and many families. Thank you President Obama and Congress.

Joe (Indianapolis)

I'm a grandfather with four grandchildren. My newest grandson is 10-days old. WITHOUT the new health care reform act, if he had been born with any defects or health problems, they would NOT have been covered because my daughter's insurance company stated they would have been considered PRE-EXISTING CONDITIONS.

I supported the health care reform act because no parent should have to face such consequences, especially when they lead healthy lives themselves.

WITH the new health care reform bill THIS POTENTIAL PROBLEM WAS ERASED. Thankfully, my grandson was born with good health.



IOWA

Elizabeth (Creston)

Watching my friends without health care suffer is a horrible thing to witness... missed work, missed school, distracted and sickly children, stressed and constantly in debt to medical offices is no way to live in this country. Especially if you are working nearly 40 hours/week and often more.

For those who have choices, I ask you to be grateful and not rob those less fortunate of the same opportunity. Millions of working, tax paying families go years without or very little health care. That is not the promise of America. Accessible and affordable healthcare is not a privilege, it is a civil rights issue and nothing short of the pursuit of happiness.

Elaine (Iowa City)

When I moved to Iowa in 2001, I met a woman named Rachel at church. We soon became friends. She even lived with us for a few months while she was going through a difficult time. While she was living with us, we noticed a sore on the top of her head that wouldn't heal. The health insurance plan her employer provided was too expensive for her to afford on part time wages, so she didn't get it. She couldn't afford the expense of an office visit, so she just didn't go.

In late 2002, she finally was able to get affordable health insurance. She went to the doctor about the sore. It was cancer, and it had already spread throughout her body. She had only months to live. Rachel died in 2003, at the age of 40. If she could have afforded to go to the doctor's office in 2001, she probably would have lived. Her children were only teenagers.

Kimberlee (Atlantic)

I have 2 reasons to be grateful for the passage of health reform:



Donna from MomsRising and Thao from NWLC join rally in front of the U.S. Capitol.

My husband and I had to drop our health insurance two years ago because it just didn't fit in the budget, closed a business this year, and have been blessed to have an income of \$400 a month to count on for a year while we get back on our feet.

The promise of more affordable healthcare insurance is encouraging for the day when we have enough income again to afford coverage more easily. For us and the 40+ million Americans without coverage, thank you.

The second is the gratitude I feel that two of our children, 20 and 23, will be able to remain on their Dad's insurance policy until 26 with the physical and mental peace of mind that they have coverage in place to graduate from college, grad school, and strike out on their own to begin their careers. This brings us, as parents, peace of mind, too.

We are VERY GRATEFUL for the courage, tenacity, forethought, hope, and leadership you have brought to the passage of health-care reform. THANK YOU.



KANSAS

Elaine (Wichita)

Our 18-month-old granddaughter was born prematurely, with significant physical problems. She has spent almost half her life in the hospital and depends upon breathing and gastric feed tubes. With her physical therapies and multiple surgeries she will gradually develop her own capacities IF, AND ONLY IF, her insurance company stays with her.

She is currently within a month of hitting her lifetime cap. The family is deferring as much care as possible, trying to reach the date in September when caps are no longer permitted under health care reform. This aspect of health care reform is, literally, the life-saving hope for our beautiful little Sophia Grace Sunde.

Nicole (Lawrence)

I have a 6-month-old baby, and my husband and I are finding it hard to pay off our bill from the hospital when he was born. Even though we have health insurance, the co-pays for our baby's doctor checkups and vaccinations have added a lot to our medical expenses. With the new laws taking effect as of Jan 1, our vaccinations will now be fully covered.

KENTUCKY

Jesse (Lexington)

I have a daughter who has suffered from Chronic Fatigue Syndrome for the past 20 years, and for most of that time has had no health insurance, since she hasn't been able to hold a regular job. Only in the last two years did she finally get some health insurance through a state sponsored insurance pool in Pennsylvania, where she lives. But it does not cover pre-existing conditions, so most of her expenses are still not covered. Since she has only a tiny income, I pay her medical expenses.

We're very grateful for the new Federal law mandating that coverage of pre-existing conditions can no longer be excluded. Though I can help her now, what would she do otherwise in the future, when I'm no longer here, and her medical problems increase as she ages? It's wonderful that the U.S. is finally joining the other 1st world countries in properly covering the health needs of all it's citizens.



Khadija (Louisville)

My daughter had aged out of our previous policy and currently has a job that does not provide coverage. We were able to cover her again thanks to health care reform.

Also, my son has Juvenile Diabetes. We have struggled to make sure he had no gap in coverage, even at times when most of our income was going to pay health

insurance, because of the pre-existing conditions that many insurance companies impose on new policy holders. Health care reform has removed this great worry from our shoulders. Now, we know that our son can continue to receive the coverage he needs even if he switches insurance companies, or has a gap in coverage at some point.

LOUISIANA

Candida (New Orleans)

Health care tax credits have sure helped my husband's small business. My husband is an attorney who was with a larger law firm for 45 years. Now that he is 72 he has formed a smaller firm and works with two other attorneys.

Health care has always been provided to employees, not the attorneys, in both of his firms. Employees have individual policies because neither of his law firms could afford, nor was eligible for, group insurance policies because of pre-existing conditions among attorneys and/or their family members. As a result we personally pay \$16,000 per year to cover me with COBRA high-risk insurance because of pre-existing conditions. I was "lucky" to get that. I am about to go on Medicare thank goodness.

We are huge advocates of Health Care Reform. As soon as changes kick in to insure the millions of people with pre-existing conditions the overwhelming benefits will be obvious to all. Insuring everyone will be a small price to pay. Thanks!

Sara (Lafayette)

Our daughter Sonja was taken off our healthcare plan when she was about 18 months old due to an administrative error. She had almost been off it for 60 days before we were notified. We could correct the error on time, but it was nerve

wracking not having her insured even for a few weeks!

If she had been uninsured for more than 60 days, it would have created a pre-existing condition making it very difficult to get her back on our plan. It made me think of all those parents in America who have children that they cannot get insured due to pre-existing conditions.

Such a shame for the wealthiest country in the world to let profit rule over children's health and well-being.

Claudius (Shreveport)

We have a grown daughter, age 50, who has been a stay at home mom, tutoring her now grown children. She returned to school after the children were grown and has obtained a master's degree. She was gainfully employed with group insurance when she came down with Rheumatoid Arthritis.

As a latecomer to the job market, she does not have 40 quarters of employment. She cannot obtain medical coverage in our present system. Her husband abandoned her when she became ill. No one will employ her and no insurance company will insure her. Her plight is not so very different from many other citizens with various disabilities. We need coverage for EVERYONE. And everyone cannot afford to pay for it.

MAINE

Katie (South Portland)

My mom has been trying to buy private insurance for years but kept getting turned down because she had cancer 10 years ago. She has been fine and last year her oncologist even told her she no longer needed to have annual visits. That wasn't enough for the health insur-



ance companies. Now she finally can get insurance. She can no longer be treated like a second-class citizen just because she got sick 10 years ago. Thank you for supporting this reform.



Kirsten (South Berwick)

We no longer worry about the day our insurance will inform us our daughter has reached her cap, or she is too old to stay on our health insurance but unable to get her own because of her pre-existing condition. We no longer worry about what will happen should we need to change employment. Our 6-year-old daughter with arthritis is now protected and safe. Thank you!

MARYLAND

T (Lanham)

A heart problem was discovered just when my daughter was losing health insurance coverage. Her medical bill was \$7,000 for an ER visit. She has worked to pay off the bill but has not been able to have the continued care appointments due to no coverage. Thanks to President Obama allowing us to put her back on our insurance she is able to get a check up.

Mariana (Bethesda)

I have two sons, who are 21 years old, as well as other family members including myself, with some pre-existing conditions who are now insured. My sons have been unable to attend college or find a full time job with health insurance seamlessly since high school. Their only chance of keeping an insurance plan is being covered by our family plan currently, that is the same for me.

Prior to health reform I was terrified that we could not provide for our children (and even for ourselves) adequately for their health needs. When the law passed, I felt for the first time in my life that the playing field was beginning to become more leveled for all citizens in the US – as it already is in so many other developed countries, like Canada and England and other European nations, which recognize that access to health is a human right, and not just a privilege for the lucky or wealthy ones.

Without the health reform act, under whose provisions our private insurance covers my sons and myself presently, we would be uninsurable or “carved out” of relevant benefits, and be left even without chance of obtaining ANY (let alone affordable) health insurance and would have to go without needed health care and/or become bankrupt or both.

As a citizen, a mother, a physician and a voter (and tax payer) I would be embarrassed to say I live in the USA if the health reform act were to be repealed, as it would tell me that Congress likes the status quo before health reform. For Congress to allow this to happen to our family and to millions of others in our same condition who are citizens of a rich industrialized country such as ours, this would be more than shameful, it would be a crime against humanity.

Can you PLEASE NOT REPEAL health reform!!!! It is our family's lifeline and you would be doing

“As a parent of a 5-year-old with chronic illness, I wept tears of joy when health care reform passed. A much wider world of possibilities opened up to her (and to us) knowing that she could not be denied coverage in the future...”

Emily, Baltimore, MD

families like ours a tremendous disservice!!!!

I feel that only thus will our legislators be voting from a “level the playing field”, and they might better appreciate the risks, for themselves and for our families, throughout this debate.

As a doctor and parent, I am desperate to preserve the access to health insurance and health services for my entire family and, as a public health professional, I shudder at the risk that our country's present and future health needs and disparities will grow, and continue unmet were health reform to be repealed. I appreciate your most thoughtful consideration on this request!!!!!! Many thanks!

Emily (Baltimore)

I wish that the option to remain on my parents' health insurance had been available when I graduated from college some years ago. I had a job but no benefits. I got sick and went to the emergency room.

For a one hour trip (and five minutes with a doctor) I was charged \$1000. That was my paycheck for the month. Later, when looking for individual life insurance, I was denied at 24 years old because I take synthetic thyroid hormone every day and need a blood test once a year to keep the hormone steady. This “pre-existing condition” was considered cause for denial. So I lived without health insurance until age 27. I’m lucky that I remained fairly healthy. Needless to say, when I finally got dental insurance, I needed a lot of work!



MASSACHUSETTS

Kris (New Bedford)

My son has a genetic disorder called Williams syndrome. The night the Affordable Care Act was passed was the best night’s sleep I’d had in the three years since he was diagnosed. If the House does repeal this, shame on them. We should not live in fear of losing coverage for children with pre-existing conditions, or of reaching a lifetime limit on benefits.

Renee (Lexington)

As the parent of a 5-year-old with a chronic illness (cystic fibrosis) I wept tears of joy when health care reform passed. A much wider world of possibilities opened up to her (and to us) knowing that she could not be denied coverage in the future because of her ill-

ness and that she could stay on our health insurance well into her 20s, meaning that her choices about her occupational and educational pathways would be less dictated by health care coverage. And we are very fortunate that these are our concerns, rather than those of parents who have been bankrupted by what it takes to manage this chronic illness because of the old health care policies. My daughter’s future is much brighter now. Don’t take that away from her and the many, many other Americans whose futures got a whole lot brighter the day health care reform passed.

MICHIGAN

Jo Von (Springport)

My husband, son and I all have preexisting conditions and couldn’t not get health insurance. Thank God for this bill. My husband and I have Medicare, which still doesn’t cover some of medications, and my son had Medicaid, but only until he’s 21. He was a preemie and has several complications because of this. One of them is asthma. We couldn’t afford his medication without some kind of coverage. It’s terrible to think that if we had no type of medical coverage we would have to choose between food, housing or his medications. NO ONE SHOULD EVER BE PUT IN THIS POSITION.

Cheryl (Okemos)

Our employer (Michigan State University) re-wrote health care coverage to exclude conditions that kids are born with after our son with special needs was born. This then excluded him from coverage for therapies (physical, occupational, speech and language, orientation and mobility, etc) as a toddler that he had received as an infant, all because he was born with rather than acquired his condition after birth. The new law would have reinstated access for him.

Jennifer (Ontonagon)

My younger sister is now able to be on my parents insurance for a bit longer. Her job does not offer health insurance. She is a caregiver to elderly in a home setting and puts in way over 40 hour weeks. I remember being dropped from my parent’s insurance during college. I didn’t go to the doctor or the dentist and paid out of pocket for my eye appointments. I was lucky there never was an emergency and I was healthy.

MINNESOTA

Lisa (Minneapolis)

A few years ago my daughter Julie was diagnosed with an illness called Dysautonomia and Postural Orthostatic Tachycardia (POTS). Julie had numerous hospital visits requiring many tests and procedures. The costs were astronomical.

Julie continued to be covered under my insurance through my employer who provided a great plan. Julie’s insurance was to soon come to an end because of her age but her illness was getting worse and Julie’s health deteriorated severely at the end of 2010. Julie was blacking out daily and unable to continue work or school. There were days when she only had the energy to crawl to the bathroom. Julie had a heart monitor installed as her doctors believed there was a possible underlying heart condition.

On January 11th I got a phone call that Julie’s monitor revealed episodes of 100% heart block which could result in sudden cardiac arrest. She was immediately scheduled for a pacemaker. This was weeks after Julie would have been dropped from my health insurance. I can’t even allow myself to think of what would have happened. Julie needed a very unique pacemaker that was just approved





in the U.S. in May of 2010. Would we have been able to find a local cardiologist familiar with dysautonomia? Would we have been able to request a specific pacemaker that her cardiologist in Toledo recommended? Would she have been able to be admitted after going to the emergency room for days to be monitored before her pacemaker was put in? As I feared for her life and her recovery, the stress of wondering whether or not she could have even gotten the help she needed was not a thought I could fathom. What is sad is that I know for many families, these kinds of worries are so very real.

Julie looked at me the day after her pacemaker was put in and said "Mom, look at my fingernails!" I said, "Why?" She said, "Mom, they're pink!" It had been a long time since blood had reached her extremities. Holding her warm hand after surgery, warmed my heart. As I stared at the heart monitor now pulsing with a regularity I hadn't seen all week, I swear I could see the changes in her face as the blood seemed to be bringing the needed oxygen to her every part of her body. Julie's heart is now beating more regularly and helped daily by her pacemaker. She is not completely healed. The coming months will show how many of the symptoms of Dysautonomia remain. Since the pacemaker though she has not blacked out which previously was an almost daily occur-

rence rendering her unable to do almost anything most days.

As my fears of something really serious happening to Julie now dissipate, my fears increase for Julie when I think about health care reform being repealed.

She is a beautiful grown young woman but to me still my baby girl and deserving of health care that we are more than willing to pay for. We want nothing for free. I just want to go to sleep at night knowing that in this wonderful country called the United States of America, with all of the brilliant health care providers that we have here, my daughters can get health care when they need it.

"As my fears of something really serious happening to Julie now dissipate, my fears increase for Julie when I think about health care reform being repealed."

Lisa, Minneapolis, MN

Mary Jo (Minneapolis)

My husband and I are struggling to get our youngest of three children through his last year of college. Our older two children have college loans they are unable to pay so it falls to us. Soon we will have loans to pay for all three college educations since they are unable to find work that pays well enough to pay back loans let alone buy health insurance. Until now, we could not get health insurance for our middle daughter so she went without health coverage for an entire year. We are so grateful that she can now be on my husband's insurance.

When our son graduates in May 11, he can now be covered through us as well until he is able to secure insurance for himself.

A reversal of this legislation could be the last straw for us. Please don't take it away from us – we're hanging on by a fingernail.

Our deepest thanks to all who fought so hard, worked so long, and cared so much to get us on the road to health care reform. Our children have a difficult enough future ahead of them. They will need all the strength, good health, and support they can get and we CAN give them.



Lauren (Maple Grove)

Health care reform guarantees that my son with an ASD will not be denied coverage because of a pre-existing condition. In addition, he will no longer be subject to lifetime limits of coverage, a VERY real

possibility for a child with an ASD. Repealing this reform will have a catastrophic impact on our family and my son's life.

Karen (Minneapolis)

My husband and I both worked for small organizations that paid us well, but due to the sky rocketing expenses of health care could not offer group health insurance for our small offices. My COBRA eventually ran out from my previous university job. We considered job moves for the purposes of continuing insurance but easier said than done.

The truth is we could afford, theoretically, insurance; it's just that no health insurance company on the private market would be willing to insure us. Under COBRA I had a quick and easy delivery and now I had - gasp! - a healthy 12 pound, two month old baby, and my COBRA benefits were set to expire. Can you guess what happens next?

According to every health insurance company we reached out to for family, non-group health insurance, that gorgeous two-month old was too high a risk. Quite frankly, he hadn't "taken" yet. Still too risky an investment...

Since he was my baby and my husband's child, insurance companies would not accept either one of us either because of our association, which meant my 4-year-old daughter could not be added as a dependent. Not one of us could gain insurance due to this gorgeous, healthy, round little baby boy.

Fortunately the State of Minnesota enacted legislation, some time ago, which requires at least one health insurance company, under contract to the state, to provide health insurance (at a significant premium) to those that the private market considers "uninsurable". We had the money to pay, while

"A reversal of this legislation could be the last straw for us. Please don't take it away from us - we're hanging on by a fingernail."

Mary Jo, Minneapolis, MN

many do not, but I hugely appreciated having the Minnesota Comprehensive Health Assistance, also known as the high-risk pool insurance OPTION for my family.

Last year we received a letter from MCHA that its existence will no longer be necessary in the coming years because an even larger insurance pool will be created as a result of the Obama passed Healthcare legislation, and MCHA redundant. I could not be happier; I suspect our premiums will, one day, greatly decrease as our pool of "uninsurable" increases.

More importantly I think of other people, working for small employers (the engine of economic growth) who happen to find themselves in a situation like ours, 35-years-old, biological clocks ticking, COBRA benefits expiring and having to make hard choices, especially ones that don't live in a state where the government requires at least one insurance company to provide coverage to their families. How's that family friendly?

In short, if people want to look at a family that benefits from Obama Care, just look at my family. Minnesota has been doing Obama Care for sometime.

We are a middle income, married couple, making a comfortable income who can't beg, borrow or steal enough to gain the attention/

interest of ANY health insurance company, simply, because, among other things, we were recently pregnant and now have a sweet little boy.

Bob (Saint Cloud)

We have a nine-year-old granddaughter with a very complex set of medical problems: cerebral palsy, dystonia, immune deficiency, etc. She's an angelic, bright child. Last year she ended up at the top of her third-grade class despite missing over half the school days because of her illnesses and hospitalizations. She is a mighty soul who someday will make a meaningful contribution to her society - if she is allowed to survive.

Thanks to the healthcare reform, we no longer have to worry about her outrunning the lifetime cap on her benefits; we can see that she'll be able to stay on her parents' insurance until she gets launched on her own career; we can see that she won't have her career start preempted by an employer's fearing a crushing bill for employee medical insurance.

Thank God for this president and this Congress for their courage in passing this healthcare reform!

MISSISSIPPI

Sharon (Oxford)

It would have been so wonderful to have my daughter under a doctor's care for various things but when she turned 18, she got married, and then dropped out of school. She could no longer be covered under her dad's insurance. This year, my employer offered the option to get coverage for adult children on my insurance, even if they were now over 18 and not students. I was able to get her insur-





A Maryland MomsRising member meets with former Speaker Pelosi before the vote on the ACA.

ance coverage for the first time in three years. Even though it is costly it is not as costly as it would have been trying to find coverage for her on her own. So thank you for the health care reform.

MISSOURI

Phil (Columbia)

My son has an inherited genetic eye condition called retinitis pigmentosa. I can't tell you all how relieved we are that he can no longer be denied coverage for this pre-existing condition!

We're not looking for "cadillac" coverage and our days are filled with learning Braille against the day when the disease may make things come to that, working with our school concerning his existing visual impairments, and locating and buying the technology necessary for him to learn (none of which, by the way, is covered by insurance or the government).

To not be able to get him care, however, would seem a cruel blow to all concerned. This shouldn't be a difficult issue for our politicians or the media. And yet.

Sharon (Manchester)

I have a 22-year-old son that has health issues. Right now, I can buy coverage for him under my healthcare plan. But in May, he'll graduate and without the current provision in the Healthcare Bill, he would no longer be eligible for coverage under my plan.

In this depressed job market, his outlook for becoming employed WITH healthcare benefits is not very good. And with a break in healthcare coverage, he would probably be uninsurable due to his 'pre-existing condition' – a move that could affect his insurability for the next 60 years!

If the healthcare bill, or even this single provision, were to be repealed, our family would undoubtedly be placed in financial jeopardy trying to provide continued coverage for our son and possibly force us to become a statistic in the next foreclosure surge.

Repealing Health Reform would be the undoing of everything that my husband and I have worked to achieve for the past 35 years and my son's continued health.

For their own partisan reasons, they are making hard-working, Middle Class Americans 'collateral damage' by trying to take this right to healthcare away from my son!

Teri (Raytown)

It is entirely too late for the child of my best friend because he passed away. He couldn't get insurance because he had juvenile diabetes since age three. Even when his mom had a job that provided health insurance, everything would be covered unless it was "diabetic related". Well, he was never sick except for diabetic related illnesses.

He was 29, working at a job that did not provide health care, and a doctor from the local public hospital was trying to get a pump for him. She was working as fast as pos-

sible, but it was too late. She called about 3 weeks after he died to let him know that he needed to come in for an appointment, she might be able to get one for him. She was devastated.

Hopefully, this senario will never take place again after we get insurance for those with pre-existing conditions.

Christi (Kansas City)

I have multiple autoimmune disorders which have come to light since I got my health insurance over 10 years ago. If I were to change jobs, I would be denied insurance if the Affordable Care Act were overturned.

If it were overturned, coverage for certain tests and treatments would likely be dropped because of expense. We cannot go back to the way it was.



MONTANA

Kim (Laurel)

I am approaching the time when my insurance could run out since I have been battling multiple myeloma for the past five years and have had two stem cell transplants. Please do not repeal the new healthcare plan because if insurance companies can put a cap on coverage, I will surely die.

"After having surgery to correct (my daughter's) breathing problems, she now is able to go through with her plan to join the Air Force."

Emi, Lincoln, NE

I was ecstatic when the health-care plan went through since I felt that I had a chance at surviving to retirement age when I could go on Medicare.

There are thousands of people out there just like me who not only have to fight major illnesses, but we also have to fight to have insurance coverage since the doctors and hospitals will not treat us without insurance coverage. Please save my life and others and don't repeal the new healthcare plan. Thank you.



NEBRASKA

Emi (Lincoln)

My 20-year-old daughter was able to continue to be covered by our insurance after having to withdraw from college this fall. She had a badly deviated septum from 15 years of playing soccer paired with

badly configured cheek sinuses that caused her immense problems with breathing and continuous sinus infections. She had surgery to fix these things just before Christmas. This would not have happened without HCR. She told me the other day that she could breathe through her nose for the first time in years.

Aside from these issues, she has exercise-induced asthma (that was mainly due to the deviated septum/sinus problems). These things would have been pre-existing conditions that would have prevented her from getting coverage on her own.

After having surgery to correct her breathing problems, she now is able to go through with her plan to join the Air Force.

That is one way Health Care Reform has impacted MY family already.

NEVADA

Valerie (Boulder City)

I am a Speech Language Pathologist in the fifth largest school district in the nation, Clark County School District, Las Vegas, Nevada. Approximately 350 young people (the sons and daughters of my colleagues under age 26) now have health insurance through our Teachers Health Trust.

My colleagues no longer have the nagging fear that their sons and daughters may need health care and that their families could be bankrupted by medical bills. I am hopeful that my students, many with developmental delays and birth defects like cleft palate can no longer be considered to have "pre-existing conditions".

My students need to be healthy in order to be ready to learn. Health Care Reform is benefiting students and teachers and impacts educational achievement!

Janice (Henderson)

Pre-existing breast cancer diagnosis in 1998 prevented me from getting insurance on my own. Been covered by husband's insurance (\$,1000/mo. just for me, plus \$5,000 deductible.) Husband is eligible for Medicare but could not apply as it would have left me uninsured for the next 8 years until I turn 66.

Now I hope to be able to apply for and be able to purchase my own insurance so he can go on Medicare. Keep your fingers crossed! Thank you President Obama for requiring insurance companies to cover people with pre-existing illnesses. I have been cancer free for over 12 years yet still could not get insurance at ANY PRICE on my own!

Mari (Reno)

After my daughter went into remission for cancer, her insurance company was trying to drop her. They said they would only continue coverage if she were in school fulltime. It was impossible for her to be in school fulltime when she was still suffering the effects of chemo. Now that the reform is in place, we no longer have to battle the insurance company to keep her on the rolls.

I, myself, have a pre-existing condition for which I could not be covered. Once the expanded Medicaid goes into effect in 2014, I will have affordable coverage. It gives me piece of mind knowing I will not have to scramble to pay my costs forever. I just have to ride it out a little longer. I hope this isn't taken away from me. It's the first grain of hope I've had in a while that I will not die an early death from lack of treatment.

Patricia (Reno)

My oldest granddaughter graduated from high school in June. She was diagnosed with cancer a few weeks later. Her college classes were canceled and she is in a



battle with this dreadful disease. She is eighteen. If she could not stay on her parents' health insurance she would be responsible for the cost. She would most likely never be able to get health insurance again. Of course the health care reform is working!

Pat (Reno)

Pre-existing conditions have affected me and everyone I know. A child with epilepsy, cancer, or other illness is doomed without health-care. This seems the most important aspect of the current law. As a single parent with 4 children, I often had to really skimp to pay for health insurance so I could keep my coverage. Had I ever let it lapse, my kids and I would have lost coverage.

NEW HAMPSHIRE

John (Hampstead)

I've had two procedures done on my heart since 2008.

If I needed another, and was turned down, due to "pre-existing condition" my family would be in financial ruins. The first procedure was \$60,000!

Bill (Bradford)

Both of my children, recent college graduates, are currently unemployed. Because I am able to add them to my company health care plan, they will not have a break in their insurance. And they won't have to pay a huge amount for separate insurance. We all know how risky it can be to go without coverage even for a few months.

NEW JERSEY

Susan (Highland Park)

We have a 24-year-old daughter with bipolar disorder. Although she is very bright, it's been a real struggle for her to get through college, and at nearly 25 she is just finishing her

sophomore year because her condition makes it impossible for her to go to school full-time.

Last year she aged out of eligibility for coverage through my husband's policy, and we put her on COBRA for 2010. But we knew that once she used up her COBRA eligibility we'd be really stuck. With this and other pre-existing conditions (asthma and other issues), we'd never find decent private coverage for her.

She cannot be without her medications and appropriate counseling, and we just can't afford to pay for it all ourselves – the bipolar meds that work for her are hugely expensive, and we would bankrupt ourselves in short order.

The reform requiring adult children to be allowed to remain on their parents' policies until age 26 is a lifesaver for us – this way she'll get two more years on her dad's policy, and then the COBRA countdown starts all over again. After that we may have to worry again about what to do, but at least this buys us time, and maybe she'll be able to support herself and have her own coverage by then. If health care reform is repealed, we just don't know how we'll pay for her medications and therapy when her COBRA runs out.

Gertrude (West Orange)

Health care reform is already helping me. My son is going to another college and has to take a semester off to transfer. Because of health care reform, I can keep him on my insurance and not have to pay the extremely high cost for Cobra. This is saving me over \$200 a month.

If people would stop listening to the media and read they would understand that health care reform is long over due and truly needed in the US.

I thank the Obama administration for finally getting this done. The people with insurance coverage have been picking up the tab

for everyone to receive medical care for a long time. Every American must have health care coverage so over time our rates can decrease.

NEW MEXICO

Bob (Española)

So far, our family is one of the lucky ones. We have good insurance that we don't use. We are not rich people, but we have something money can't buy: Health. We have watched a good friend's cancer diagnosis destroy his family financially. We have watched as friends who need oral surgery or heart surgery go out of the country for treatment, and even then end up in a great deal of debt.

A society as wealthy as ours that can't take care of its members is a sick society. Health care reform is a start down the road to recovery.

Sandra (Albuquerque)

Our health insurance premium and co-pays actually decreased this year with the new health care reform bill.



NEW YORK

Emily (Livonia)

My son has asthma, and throughout his life we have faced frightening struggles to maintain his health and occasionally his life itself. The guarantee that we can access insur-

ance without denial based on this condition is absolutely critical to us and to our entire country. Without his medicines, my amazing, intelligent, beautiful 9-year-old boy could die.

This is a life and death situation, and I write from my heart when I say how thankful I am that we can re-imagine and re-create space for his life and future, by allowing him access to the medicines and care he needs. Thank you – keep up the good fight!



Debra (New York City)

I must confess that I never gave much thought to health insurance – until the time my son really needed it. Having a very ill child really opens up one's eyes.

I have a college-age son who was diagnosed with a rare and aggressive form of bone cancer in 2009 and is still undergoing (very costly) cancer treatment. This diagnosis was, needless to say, a total shock to our entire family, as he was always a healthy child and adolescent, with no family history of any such cancer.

Thankfully – after a period when we were uninsured due the fact that my husband's employer had gone out of business and therefore COBRA coverage was unavailable – we had acquired coverage shortly before the dreaded diagnosis.

I shudder to think what would have happened if we had not

been insured. Fortunately, my son received outstanding care at Memorial Sloan Kettering Cancer Center, which accepts our insurance.

I am so thankful for the health insurance reforms which will ensure that my son is able to remain on our family coverage past college. And I am equally grateful that my son will be able to secure his own insurance in the future even though he has a serious pre-existing condition. The denial of affordable health care to a cancer patient is a death sentence.

Moreover, health insurers need far more oversight and patients need the right to seek redress without fear of their coverage being dropped. Dealing with the seemingly automatic denials of coverage by health insurance companies has been very difficult. Imagine how it feels to find out that a procedure needed to save your child's life is deemed "not medically necessary" by your health insurance carrier.

Finding out that one's child is suffering from a life-threatening disease is a nightmare beyond words. Seeing your child go through the pain and misery of multiple surgeries, radiation and chemotherapy is heartbreaking. That is an overwhelming burden for any family to have to bear; no parent in that position should ever have to deal with the additional despair of being unable to secure health insurance necessary to save that child. It is truly a matter of life and death.

It seems to me that for too long health care in America has been unduly influenced by health insurance and pharmaceutical companies whose executives earn millions of dollars yearly for putting profits over the health of the very people they purport to serve. It seems that the people they really serve are their shareholders, not patients. The recently enacted

health reform was a step in the right direction. It's about time we put people over profits. Anyone who's walked in my shoes certainly would.

Danielle (Rome)

Without this, my sweet son, Wyatt, will not be assured a fair chance at life because of his Type 1 Diabetes, a disease that is NOT preventable. A disease that is manageable but costly, and insurance relieves us of some of that cost.

Repealing this would put my son, and countless other innocent children, who are plagued with preexisting conditions, at risk for their life. They say they are the voice of the people? Well, what about the people that are not allowed to have a voice, the American children!

Anne (New York City)

I am a small business owner who will benefit from the new health insurance plan.

I am desperately looking forward to being able to afford health care that will actually cover me in the event of an illness and relieved to know that my insurance won't be rescinded in the event that I get sick (which is the whole point of getting health insurance).

I was ecstatic when Obama passed healthcare reform. It is unbelievable to me that there are people working to undo this historic accomplishment.

NORTH CAROLINA

Jeanne (Boone)

I am a small business owner and my health insurance costs have decreased dramatically as a result of healthcare reform. I have always insisted that our health benefits accommodate unlimited lifetime



benefits so my employees and I don't have to worry if struck with a catastrophic illness. But this has been an expensive option. Now that all plans must include unlimited benefits I have more and better options.



Tania (Willard)

Our son Teddy was born at 25 weeks weighing 11b 7oz and spent 6 1/2 months in the NICU. There were many days we were not sure he would survive. When he came home he was on oxygen, apnea monitor, pulse ox, feeding pump for g tube feedings, and required frequent suctioning.

Today he is a happy almost 3 years old. Because he had so many issues at birth due to his age and weight his hospital bill was very big. Then we needed follow up care plus PT, OT and feeding therapy. To look at him you would never know all he has been through and survived.

The insurance companies would look at him and never see the survivor he is – they would see a long list of preexisting conditions that would make him pretty much uninsurable were my husband and I to lose our jobs.

Sybil (Wrightsville Beach)

I work with homeless and limited funds individuals – you cannot imagine the cost of ER visits, which could be ended by preventive measures, such as health clinics.

I know of many who do not go to get medical care until their health is truly compromised, costing far more than preventive medicine would cost.



Felicia (Raleigh)

My son, Ethan, has had a very unusual first four years of life. Most of his first year was spent in and out of the hospital, receiving out-patient chemotherapy, three sclerotherapies, and intensive physical therapy – all due to a rare, non-cancerous (but very harmful) vascular tumor on his lower right leg. There was even talk of amputating his leg at the knee and/or trying some experimental adult chemotherapy.

My husband was a full-time law student at the time, and even though I was the "breadwinner" for the family, I had to quit my job to care for my son during this unexpected and life-threatening illness. With my job, went our family's insurance, and we were incredibly fortunate to be able to have Ethan qualify for Medicaid.

By his second year, the tumor had begun to go away and I am one of countless people who can honestly say that "government-run healthcare" helped to save my son's life. We spent our time trying

to catch him up to a normal level of developmental with physical, occupational, and speech therapy, as well as occasional check-ups with his oncologist.

He learned to walk (late of course, due to the pain caused by the tumor on his leg) and finally started being able to have what you might consider a normal daily life for an American baby.

His third year was full of delightful successes. He graduated from all of his therapies, visited his oncologist twice for follow-ups with nothing remarkable occurring, and started preschool. He was not just walking now, but running, jumping, skipping, and hopping, with no pain whatsoever, and if you couldn't see that his right leg is a slightly different color than the left, you'd never know he had a rough start.

But after achieving all of these milestones, it was his fourth year, which was welcomingly uneventful as far as his health goes, that will likely have the most long-lasting effect on my son's life. My son was born with this illness. His tiny body fought so hard to get through it. He experienced unimaginable pain and suffering, spent day after day at the hospital, and in the end was able to overcome all the adversity that was sent his way.

And even though he had proven, more than most people ever have to, that he's strong and will fight to be healthy, my son was facing a life-time of turmoil with regard to getting health insurance coverage.

Anyone who has had a catastrophic illness knows how hard it can be to get or maintain health insurance coverage even once that illness is gone. As of September 23, 2010, that is no longer the case for Ethan.

The Affordable Care Act ensures that health plans can no longer limit or deny benefits or deny cover-

age for my son because of his “pre-existing condition”. Which is why when we visited his oncologist in October, it was an especially emotional day. We were told that Ethan would no longer need follow-ups. We were told that we were done with the doctor visits and the MRIs. He was given a clean bill-of-health for the first time in his life.

We could not have been able to officially close the book on this chapter of his life without the Affordable Care Act and that is why 2010 was the best year of my son’s life.

NORTH DAKOTA

Brooke (Grand Forks)

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.

This important legislation 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. We have to fight for this law because even if you don’t need it now, you might someday.

Sara (Grand Forks)

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.



OHIO

Ann (Canfield)

Although my husband and I already had decent health insurance, we were very worried about our children and grandchild’s coverage. The Patient Protection and Affordable Care Act has changed our anxiety to relief!

We can sleep better knowing our 18-yr-old son will be covered up to age 28 (OH goes 2 more years beyond the Fed age limit of 26). Our daughter and her husband, along with their daughter, will keep their Unison coverage, until they can earn enough to



A MomsRising member marches for family economic security in Denver.

support themselves, and purchase affordable health insurance.

Many people I know have pre-existing conditions, many of which were breaking them financially, as well as physically; these folks won’t have the extra monetary burden to deal with very soon. It’s imperative these reforms stay in place, and that we don’t allow any of the Obama admin. reform legislation to be repealed!

Paula (Westerville)

Dear Mr. President: My son, Benjamin, was diagnosed with JME (Juvenile Myoclonic Epilepsy) at the age of 16 1/2 years old. Since finishing school, he has been unable to find a job with medical benefits. Imagine the relief I feel as a mother now being able to provide him with health insurance!

I don’t know if he will live independently some day; it is certainly our hope that he will. Until then, I am grateful to the health insurance reform legislation for allowing me to provide this to my child. His seizure meds were costing him almost everything that he earned each month. Maybe now he will be able to start saving some money, and be able to have enough for a deposit on his first apartment. People ask why he doesn’t just go on Social Security disability; there is certainly a good chance he could qualify. But he wants to work, to have a life that is independent. Thank you for helping him live and work with dignity.

Vanessa (Columbus)

We have two kids that were born deaf. Both kids received cochlear implants when they were toddlers. My oldest is now 18 and a high school senior and the other is 16 and a high school junior.

We have been blessed that throughout the years we have had



private insurance through our employment to cover the surgery and equipment and equipment upgrades with little additional out of pocket expense. Our fear and concern has always been what would happen when the kids became grown and with this pre-existing condition how would they be able to afford the maintenance of the equipment and the technology upgrades necessary to keep improving their hearing and quality of life. The health care reform act has allowed us to have a peace of mind we have not been afforded since we began this journey. I am sure that we are not alone there are thousands of parents like us able to exhale now and focus on other issues to make our kids independent adults.

Kelly (Oxford)

My daughter is autistic and has several times been denied potential insurance because of this. Luckily, we've always managed to keep her covered, but it has required many hours of work every time, lots of nailbiting, and sometimes higher rates. Ironically, she is remarkably healthy and hardly ever goes to the doctor – she costs an insurance company far less than anyone else in the family!

Ignorance and greed have led to unfair practices by insurance companies, and we cannot allow it to continue or become acceptable again. One more twist – right now I have an individual policy and her father has a group policy; my policy wouldn't consider covering her, but she's covered under the other one – even though it's the same insurance company!

OKLAHOMA

Dianna (Sand Springs)

My son is 18 years old and was diagnosed ADHD in the first grade. Without the health care changes he would be off my insurance De-

cember 2011 unless he is a full-time student. Because of the severity of the ADHD, taking 12 hours in college is not doable for him. Generic medications do not work for him; therefore, higher priced named medications (Concerta and Stratera) do work and work well.

My husband owns a one-man business and I teach part time. We have medical insurance through my retirement. Without the extension of coverage to age 26, in twelve months we would have to decide if spending nearly \$800 for my son's medications or not providing food is the greater need.

In all honesty, my son's ability to function and provide for himself is a high priority.



Jasmine (Muskogee)

I have several chronic conditions, all of which are wildly expensive, including Type 1 diabetes since age 10. I have lived my whole adult life in fear of benefit caps, sudden coverage drops, randomly denied claims from people at my insurance company who have no medical knowledge – and as a person employed in the health care industry, I'm one of the lucky ones who has access and knowledge beyond what most people have. But that also means I witness many other tragic situations in which patients I serve can't get help.

This month, when my new insurance card arrived in the mail, I compared it to last year's – something I

always do, because if the old card is exactly the same as the new card (and they never have the current year printed on them), I'll just save the old card in case I need a spare.

But this year, I got to cut up last year's card with glee – the old one had the phrase "Annual Benefit Limit \$10,000" (a number which my annual care could easily exceed, and has), and the new card doesn't contain that phrase, because a little bit of humanity actually went into our lawmaking last year.

It'd be a shame to remove that little bit of humanity and leave people like me in the lurch again.

Maelynn (Tulsa)

My daughter has a pre-existing condition and was also in that transition between high school and college for several years. The only way I could insure her was through full-time enrollment as a student in the college where I am employed. But her doctors were advising against this much activity/stress. We were in a catch-22, which set her up for failure in school.

When my employer changed insurance companies, she was then denied health care regardless of the hours she was in school. Her current job doesn't offer benefits, and lack of health care has put her into emergency situations.

Even though we make a modest income, and my husband is retired, we've covered these bills rather than set her up for failure with credit issues. She is now 25, and we'll be able to cover her for at least one year with preventive strategies and hopefully allowing her time to look for another job and/or re-visiting educational goals. However, this mess of old policies has left a highly productive and smart young person at risk rather than a productive member of society with high potential. We hope this year will help her get back on track

Odette (Norman)

My 20-year-old daughter will graduate from college this May. She is on my husband's and my insurance. She has epilepsy, which is pretty well controlled by medication.

We were terrified about her graduation before the health care bill passed because she needs medical insurance in order to stay well. Also, we feared she would not be able to get health insurance because of her pre-existing condition. Her medication costs about \$1,200 a month. That does not include doctor visits or other incidental illnesses.

The thought that we may be facing these issues again is beyond disheartening.

OREGON

Deborah (Eugene)

The health care reform is already helping us by allowing us to keep our young adult daughter on our family health insurance. She is 23 (almost 24) and a college graduate who is employed but does not have health insurance coverage with her employer – what would she do without the new health care reform? She would have no coverage at all. She suffers from a chronic health condition that requires monthly medications – these are prohibitively expensive without health insurance.

I also know that now my parents (senior citizens) are able to get preventive care like routine health tests that they desperately need coverage for.

They have put off getting these important tests because they have not previously been covered under Medicare. Now under the new health care plan – they are!! We must continue to move forward, not backward with how we provide for health care in America.

It's all our responsibility to care for those who cannot afford good health.

Rod & Greta (Eugene)

My son nearly lost his eyesight because he couldn't get medical coverage for one month after starting a new job. He was diagnosed with Type 1 diabetes while being cared for at the ER 31 days after starting the job. He was in the ER because he'd gone blind while getting his DMV license and had to be transported by ambulance to the ER.

They were able to stop the progression of blindness, but none of this had to happen if he'd been able to transport his existing health insurance to his new job. This 30-day waiting or refusal of care for preexisting diagnoses is a threat to everyone's life. Please let's not go back to that!

“...What would she do without the new health care reform?
She would have no coverage at all.”

Deborah, Eugene, OR

Ruthann (Cottage Grove)

I am 64 years old, one year until eligible for Medicare. I have never had a colonoscopy because I could not afford it. My health insurance policy has a \$5,000 deductible/out-of-pocket before any decent coverage; preventative procedures are prohibitive. The Obama plan encouraged my insurance company to begin covering routine preventative care including colonoscopy, so I scheduled one as soon as I heard. There were two pre-malignant polyps that were removed. So colon cancer was prevented, at great savings to the system and extension of life for me!



Jennifer (Portland)

My son has autism, and we were afraid to get him “formally diagnosed” until health care reform passed, for fear he'd be denied coverage or excluded. Now, 6 months after his diagnosis, he's received OT and is about to begin speech therapy... please don't stop this reform and make us go back to choosing whether to pay for food or his uncovered therapies!

Deborah (Salem)

I've been without health care for four years since my husband was laid off from his job. Health care reform is important to us because it means we, as a small business, can now get health care without pre-existing conditions and not worry about an illness bankrupting us.

PENNSYLVANIA

Joseph (Philadelphia)

I already pay for most of my family's health insurance through my employer's policy. I look forward to every single protection provided to my family by the Obama Health Care Policy now being enforced.

I have already seen evidence of the good news in my policy paperwork from the insurance carrier. No more “corporate profit first” limits on the total amount of care we may



need in the future. No pre-existing condition "corporate death panels" forcing the denial of care we may need to live and thrive.

Alice (Philadelphia)

Since the reform went through I have been able to assure students who go on medical leave from the university where I work that they can be covered for their care until they are well enough to return. This is an enormous boon to them and their families and allows the most promising young people the chance to heal so that they can complete their educations.



Jenny (Portland)

The changes in the health care law will allow my son, who is a full time student, to be covered under the health insurance policy I have through my employer. He was dropped in December when he turned 23. He has been unable to afford individual health insurance. As a single parent with two kids in college, I can not afford to help him pay for a personal policy and I live in fear that he will get sick or injured.

In addition, I heard a terrible story about a friend from high school recently who was injured doing some work for his widowed mother. As a private contractor, he had no health insurance.

The bills piled up and his injury got worse. He ended up committing suicide so as not to burden his mother with these excessive medical expenses. A truly tragic end of a wonderful person.

Pam (Morrisville)

My 68-year-old husband has several conditions that require extremely expensive drugs. He falls into the doughnut hole very early in the year. Having the added benefit of a 50% helping hand will be huge to us. Also being on Medicare, it will be good to have preventative care paid for.

As a small business owner, I was paying \$1,400 per month for inadequate coverage for my self and my spouse with no drug coverage and large deductibles and co-pays. Being able to go on Medicare was a saving grace to surviving the economic downturn.

As a grandmother I believe this health care plan is critical to our nation's overall well being. We are the only developed nation in the world that does not provide health coverage to our people. Surely we can do better!



Olivia (Exton)

When I graduated from college in 2007, I was shocked that I had trouble finding good health coverage. I got denied for plan after plan because of a history of migraines, asthma, and minor mental health issues. As if there wasn't enough stress with looking for a job and finding a place to live I had to search and search for a plan that would be affordable and would cover me.

I am so very relieved that my younger brother, who is graduating this year, will be able to stay on my parents' plan until he can find his own. I know that even though it was a headache, that I am lucky to not have a gap in my coverage. I am happy about the reform because I know that young adults will find it easier to be covered and to maintain their health.

PUERTO RICO

Soraya (Elizabethtown)

My 10-year-old daughter can now get insurance despite her high blood pressure!

RHODE ISLAND

Ellen (Barrington)

As the mother of two children with chronic illness, I shed tears of relief when the health care reform passed. I have lost sleep worrying that they will lose health care coverage when they need it most.

Nancy (Wakefield)

While my husband and I have had great health care through a group policy at his university, it was eliminated for retirees. As we faced retiring, we became aware of health issues which would prevent me from being accepted for affordable coverage.

Because of the health care reform that changed and I have coverage for my heart condition. Ridding citizens of pre-existing condition clauses for insurance coverage is vital for everyone. God bless President Obama and all the those who made it happen.

SOUTH CAROLINA

Christa (Greenville)

This morning my husband checked himself into the ER with cardiac symptoms. He had held

off visiting a doctor with his radiating chest discomfort, because we don't have insurance. But this morning when he woke up feeling all wrong, he had no choice.

The fact that we have a "preexisting condition" safety net thanks to health care reform has done MUCH to ease my mind this morning. The reason we have no insurance is that I am self-employed, supporting our family, and still building business. I hate to think of all my hard work having to pay insane health care costs instead of saving for my children's future. So this health care reform is BADLY needed for my family and others like ours.



Sarah (Beaufort)

Health care reform is already making a difference in the life of my 91-year-old mother who once held down three jobs to support her family of 12 children. My physician father was killed in an automobile accident when I was only 4 months old and my oldest sister was just 15. Mom went to work and amazingly raised us all, instilling in us the values of honesty and hard work.

Now, at 91 she is suffering from COPD, heart disease and metastatic breast cancer. She has

always paid for the best supplemental insurance, but even with that, she pays thousands a year in healthcare and in her words has "outlived her retirement savings." Without the gradual decrease of co pays and closing of the "doughnut hole" we would be lost. PLEASE, PLEASE continue to help this AMAZING lady in her time of need.



SOUTH DAKOTA

Dorna (Deadwood)

My little granddaughter has a "pre-existing condition" that would have prevented her family from getting coverage for her. The fact that her parents did not have health insurance while they went to school caused them to hesitate to get the proper treatment for her because they worried that later, when they got health insurance, she would be denied coverage because of it. Her parents recently finished school and have a new job that offers health insurance.

They had decided to start her treatment because the sooner a child with her condition is started on appropriate therapy, the more likely it is that she will recover and live a normal life. They (and I) are breathing so much easier now, knowing that she will not be denied health insurance.

Also, I am an endoscopy nurse and I know how many lives can be saved and how much suffering prevented by preventive health

care services such as colonoscopies. I am encouraged and excited about the healthcare reform act because of the emphasis on preventive medicine.

TENNESSEE

Heather (Hermitage)

At this point in my life, my family and I are fortunate enough not to have to avail ourselves of the public health care option. I have a stable job that provides very good health care benefits. Theoretically, the attempt to repeal health care reform shouldn't affect me or my family in the slightest. BUT IT DOES.

This is why I care: I have been a single mother to and sole support of my two sons for almost the entirety of their lives. I was widowed at 24, when my boys were 3 and 1 years of age. For many years, I struggled in hourly-wage jobs with no benefits whatsoever, taking advantage of public health clinics to provide primary care for my children, and thanking God that I never became seriously ill. My safety net was the ER of our public hospital, knowing that they had to treat me despite my inability to pay.

The medical conditions and health-care needs of those below the poverty line tend to be more dire than those more fortunate. Having lived hand-to-mouth, I can say with certainty that when a person lives in poverty, one's dietary choices are far more limited, leading to higher incidences of "lifestyle-related" conditions such as obesity, diabetes, high blood pressure, etc; conditions that require access to decent health care, not dependence on public health clinics and public hospital ER's for basic medical services.

After many years and much effort, I finally obtained a job with



good health benefits. My insurance struggle is over. That is not the case for millions of Americans, who deserve the basic care that my children and I now thankfully take for granted.

As a Christian, I believe we owe a moral duty to our fellow man to ease the suffering of others whenever possible. Jesus himself instructed us all to care for “the least of these.” He instructed us to have compassion for one another – to feed the hungry, house the poor, treat the sick.

As an American citizen (religious beliefs aside), I believe that providing access to basic medical care and preventive treatment for all citizens is imperative. The socioeconomic benefits are undeniable. Access to basic care drastically reduces medical costs resulting from untreated illnesses and their complications; it increases lifespan, which in turn increases earning capacity and upward mobility.

It also benefits employers by increasing workplace productivity as improved personal health results in less sick time absences. Families benefit as less income is spent on medical care for untreated illnesses and their resulting complications; familial stability is improved as families are less likely to suffer a decline in socioeconomic status due to catastrophic illness or death.

For the life of me, I cannot understand why any right-thinking person would believe that tax cuts for wealthy individuals are more important than ensuring basic health care for our most impoverished citizens. America’s poor deserve health care too, and in all likelihood need it far more desperately than do wealthier people.

Personally, it seems that anyone who espoused “compassionate conservatism” would have a desire to care equally for all American citizens, and not leave the poorest



Texas MomsRising members discuss health care with Senate staff.

ones to fall through the cracks. I guess that philosophy was nothing more than a seasonal buzzword to garner votes.

For my part, I will pay whatever tax increase necessary if I never again have to read a story about an uninsured child dying from an otherwise treatable condition, or hear of people living with worsening chronic illnesses who would be living much better lives but for the lack of insurance to treat their conditions.

Repealing health care reform is shortsighted, mean-spirited, and selfish. I am reminded of the words of Mother Teresa, who I believe said it best: “It is a poverty to decide that a child must die so that you may live as you wish.”

April (Murfreesboro)

Health care reform is extremely important to me and my family. I am an extremely hard-working taxpayer who does the best she can to cover her family’s needs, but is not always able to get my family even the most basic medical care. Rent is too high, groceries are too high, utilities are too high, everything is too high for us to afford – includ-

ing the great healthcare that my employer offers.

I am one of the fortunate citizens of this country who has available healthcare through her employer – but sadly, I cannot afford it because its premiums are too high. Until our situation gets better, my family’s only hope is that health care reform provide an affordable insurance plan in which my family can elect – and that insurance companies and health care providers be held accountable.

TEXAS

Linda (Buda)

I have two children with special needs, from birth. I’ve been denied insurance in the past because of pre-existing conditions. I mean, being born with something is pretty pre-existing! Our family lives in fear every day that their insurance would be taken away.

My son with Down syndrome had open heart surgery this past summer, without Medicaid, the out-of-pocket cost would have forced us to sell our house. We shouldn’t have to choose between medical attention or our home for our children.

Medical insurance should be for all people, regardless of their health status.

Michele (Rowlett)

My 20-year-old son Jordan had lymphoma as a young child. After many years of painful and expensive treatment, he is thankfully in full remission. He is currently attending college and pursuing a music degree. His dream is to one day be a professional musician. Jordan is very gifted and has the talent and work ethic to obtain this dream but I found myself trying to steer him into other areas of study. My reasoning was rooted in the knowledge that many professional musicians are privately insured and that it would be impossible for him to purchase private insurance with his pre-existing condition.

Over the past couple of years, Jordan discussed his dreams and future plans less and less with me. At the time, I believed this was just a natural part of becoming his own person. He was seeking my advice less often and I had to grill him to get any details on his progress with his studies.

Since the Health Care Reform Law was adopted, a heavy burden was limited. I no longer fear that he will be unprotected. I have stopped trying to discourage him from his chosen path.

I never realized the damage I was doing until he came to me a few weeks ago and told me that he was so happy that I was now supporting him and encouraging him in the field of his choice. After we talked further, it became clear that my frequent "suggestions" to look into other areas of study made him feel that I did not approve or that I didn't believe in him. This was very painful for me to hear because I love my son and cherish the great relationship we have. If I had continued to feel compelled to discourage him,

I might have done irreparable damage to our relationship and to his self esteem.

I know in the scheme of things, my story is not as life and death as some stories but I truly believe that the passage of this legislation makes it possible for my son to realize his American Dream and makes it possible for me to give him the unconditional love and support he needs to do just that. Thank you Democrats in Congress! Thank you President Obama!



Davina (Dallas)

Due to the changes, I finally got to add my domestic partner of 10 years to my insurance, and for my son, for the first time, for dental, his birth certificate sufficed. In addition I'm already seeing less costs, and better service.

Catherine (Austin)

Yes, health care reform has helped my family immensely. Two of my daughters who had to be dropped from our coverage because they were over 21 and not in college are now covered (they are age 24).

Another daughter who is a full time student can continue her coverage. She was about to be dropped because she had turned 22. She is about to graduate from college, but would have probably had to quit school and work full time so she wouldn't lose her coverage. She was in a car accident and needs pain management for a broken jaw, so she would have been devastated

without health insurance. I myself have complicated spinal issues, and if my husband had lost or needed to change his job, I would have been similarly devastated because I wouldn't be able to change insurance or obtain new coverage without the new provisions.

My own mother died in 1997, in part because she had NO health insurance. Even though she was the wife of an Air Force lieutenant colonel for many years, she was not able to get health insurance of any kind because of a pre existing kidney condition and stroke. She was not able to visit any doctor during the last years of her life, because no one would cover her and there was no way she could afford the huge cost. She died at age 62 of another stroke, which may have been prevented had she had adequate medical care. Health care reform has made a huge difference in our lives and well being.



Thais (Austin)

Last year when I was unemployed and got pregnant, there was no insurance available to me. Private insurance companies called it 'pre-existing'. I eventually found a full-time job halfway through, and went to the doctor... I might have



stayed home with my baby and nursed him longer if it wasn't for needing insurance. It's ironic. I don't know what I would have done if I had been unable to find work.

After reform, this year when my sister in law got pregnant (after 10 years of infertility she had given up on purchasing the maternity portion of her existing plan) she was able to get insurance easily. Go Obamacare!



Magdalena (Houston)

My name is Magdalena Clark and I am mother of a beautiful 6-year-old girl named Paloma. Paloma was diagnosed with severe Autism when she was 2 years old.

It's been four years of physical, emotional, and financial struggles. Trying to find the means to provide for the therapies, diets and all medical needs for our daughter has taken a tremendous toll in our family. We constantly struggle fighting the school district since it is incapable of proving what my daughter needs. Our private insurance would only cover 20 hour sessions of speech therapy a year! My daughter is non-verbal and 20 hours of speech therapy is sadly a joke. ABA which is the only scientifically proven therapy that really helps people with Autism was not covered at all. It is a horrible to know that there are means and ways to help your child but not being able to give her help is killing us.

"Please, I beg
you not to take
this away from us.
Please do not take
the only chance
my daughter has
to become the
best she can be."

Magdalena, Houston, TX

We just recently found out that with the new Health Care Reform we would finally be able to provide our daughter with desperately needed ABA she needs. We were so happy... the first great news we had received in these past 4 years. Please I beg you not to take this away from us. Please do not take the only chance my daughter has to become the best she can be. ABA can do this for her, but unfortunately we cannot afford it without the help of this Health Care Reform.

UTAH

Susan (Salt Lake City)

Working in a medical clinic at a Children's Hospital, I can already see how healthcare reform is benefiting people with chronic illness.

Roberta (Draper)

My son has just got on his own, he is just turning 20. Working hard and trying to build a life. We all know how the job market is in our country right now. He works two jobs and has no benefits even to get his teeth cleaned.

The insurance through my company just went into effect on January 1st, we waited for this month, so he could go. And also so he could

have health coverage. United States of America, our founding fathers would want these kinds of benefits for the people. It does not matter who is in government, we are all people and work hard and help each other out in rough times, let's keep America alive with what we know is important!!!

Joy (Layton)

We own a small business (24 employees) and the tax credits will help this year. We have a 16-year-old daughter who will be able to have coverage (as long as we do) on our insurance for the next 10 years.

Health Insurance is driving many people out of business and the new law when it is fully implemented will help real small businesses and middle class families like us. Thanks.



Valerie (Orem)

My family has 3 kids with cystic fibrosis, and one with a severe learning disability. I have never been able to contemplate a better-paying job because with my kids' pre-existing conditions, no new insurer would ever take them. Because of the Affordable Health Care Act, I just signed a great new job offer with much better pay and job advancement prospects!

Also, we had had to create our will so that the three with cystic fibrosis could not inherit anything, in case no insurer would

cover them when they reached adulthood (and thus they would need Medicaid, which has strict limits on assets).

You can imagine how it broke our hearts to disinherit 3 of our own kids!! But now, with the Affordable Health Care Act, we can rip up that will! Now insurers will never be able to deny our kids the coverage they need, and so when our children grow up, they will be able to hold jobs and contribute to society rather than becoming dependents of the state.

This is a win-win situation... people can become mobile and take better jobs; adults with chronic illnesses can hold jobs and not go on the dole because they are uninsurable. I hope all Americans will see the wisdom of making health care available to all!

VERMONT

Willow (Bristol)

Our 15-year-old son was diagnosed with a brain tumor when he was 11 years old. It caused significant seizures for him, disrupting his education and his self-esteem amongst many other things.

He underwent two brain surgeries to have the tumor removed, and has been living a normal life for the last four years.

However, he carries a risk of acquiring more tumors in the future, and the health care reform that was passed will ensure that as he matures, if this is an issue he is faced with again, he will have the insurance coverage necessary to pay for any medical intervention that may be needed.

Dawn (Bellows Falls)

We have great health insurance through my employer.

My free-spirited, college graduate son has had several jobs since graduation (by choice) – none of

which included health insurance. (Sternman on a lobster boat, working on a documentary, summer cottage painter – you get the idea. It worked well with the trip to India to do ethnography with his friend the photographer.)

Last summer he was hit by a car while on his bicycle. He's okay, thank God. We were able to make sure the hospital and doctor got paid.

He was here last week after hiking a portion of Vermont's Long Trail. We got talking about health care reform.

"Mom – can I go back on your healthcare insurance? I'll be glad to pay for it."

He can go back on in September. We are all relieved.

Deborah (Vermont)

My husband's 24-year old daughter went back to school in August, to get a Master's Degree in Occupational Therapy. In order to be a full-time student, she had to leave her retail job which meant sacrificing her health insurance. My husband and I contacted our insurance carrier, Coventry through the American Foreign Service Protective Association, to see if we could pick her up on our plan, which she was forced to leave when she turned 22 years old.

We were so happy to hear that as of January 1, 2011, she can be covered under our plan thanks to health care reform. And it won't cost us any extra in premiums or deductibles.

So for now we have her on the grad school's health insurance plan (a bit pricey) but will be able to put her back onto our family plan on the first of the year until she completes her degree or turns 26, whichever comes first.

Thank you President Obama and all the Congressional members who voted for this important reform.



VIRGINIA

Pamela (Annandale)

Love that we can cover children to age 26. Because graduate school is almost a requirement for some fields, it's nice to know my kids can still get affordable coverage through a parent while they're in school.

Love that pre-existing conditions won't result in automatic denial of health coverage.

I have a relative who has had to stay married to her abusive husband because she has cancer and couldn't get coverage again.

Some "pre-existing conditions" – like pregnancy! – have been an excuse for people not to be covered. Made me wonder what third world country we were living in when pregnant women couldn't get medical care.

I'm sorry there will be no public option, but the changes here or coming are all for the better.



Elizabeth (Staunton)

I am 72 years old and was putting off some preventive care measures such as colonoscopy because of the added cost.

Now I will be arranging for it this fall. I am very satisfied with Medicare and glad that the health care reform supports it.

**Tracy (Norfolk)**

My 21-year-old is taking a year off from school. He is having to pay back school loans from the first year. He works a full-time job with a small business.

He cannot afford health insurance on his own, and we cannot afford to pay for it for him. Adding him on to my policy was an insurance blanket or sense of security that all of us needed at a time when I have not had a pay increase in the past two years.

He is fortunate enough to be relatively healthy, but my husband and I need to have that burden of him being uninsured off of our shoulders when the economy is so depressed.

Please keep moving forward, and stop trying to take America back to the dark, disrupted ages.

WASHINGTON**Jacqueline
(Lake Forest Park)**

Last year, my sister joined the business as a full-time office manager. I pay her more than I pay myself, more than I can really afford, much less than she's really worth. Because she has a mortgage, she can't afford health insurance on top of that.

While she and her husband were unemployed, they got excellent subsidized coverage through Washington Basic Health – an excellent and life-saving program. However, due to state budget shortfalls, the program is being cut back drastically. When her husband was awarded Social Security Disability, he started getting coverage through Medicare. Michele lost her health insurance.

Thank you Barak Obama, Harry Reid, Nancy Pelosi and all others who helped us fight for health care reform! Beginning August 1st, Michele and I have new coverage. In anticipation of changes in the law, companies are changing their programs. Now, a company with only two full-time employees qualifies for a group rate. Michele and I are both insured for medical, prescription, dental, and vision for only \$40 more a month than I was paying for medical only for me alone! What a break!

We also will get unlimited physician office visits, not applicable to our deductible, for only a \$25 copay. This will not only save us money, but will keep us from rationing our necessary health care.

I know that if we can keep the reforms in place, people will come to value and depend on them. Five years from now, the very people who are screaming about reform will shout the loudest about government interference in their "god-given right" to affordable insurance if there is any whisper of repeal. We need to hang tough and educate, educate, educate!

**Kristin (Seattle)**

Our son, at the tender age of 14 months, developed a life-threatening, pre-existing condition that will be with him the rest of his life or until a cure is found: Type 1 (juvenile) diabetes. If you're vague on what that means (as I was until diagnosis), it means taking insulin via shots (or pump) for the rest of his life and walking the razor's edge of too much insulin (hypoglycemia - when diabetics need juice, insulin, or stronger measures to save their lives) or too little (leading to devastating complications - limb loss, blindness, cardiovascular disease, etc.).

He's now 2 years old, and the one thing that gave us a ray of hope for his future was health care reform. At least now we wouldn't have to worry that he'd be denied coverage for this pre-existing condition that struck him through no fault of his own as a baby.

Type 1, like many life-threatening chronic diseases, can't be managed via ER visits, because sometimes there just isn't enough time – without health coverage, he would either die suddenly (due to hypoglycemia that can strike quickly when the disease isn't being closely monitored by hourly – and expensive – blood testing) or slowly (due to complications that develop when the disease isn't being closely monitored, again via expensive blood strip testing, insulin adjustments, endocrine counseling, etc.).

It's devastating enough to know that your child might not wake up in the morning due to a life-threatening disease ("dead in bed" is the phrase for diabetics). It's even more heart-breaking to think that they might not be able to get health insurance, simply because some lawmakers want to make a political statement by rolling back reform.

Forget the "Obamacare death panels" scare – these lawmakers really will ensure death by denial of coverage at the hands of the insurance industry.



Nancy (Bellingham)

After suffering West Nile virus encephalitis in 2003, health care insurance would be unobtainable for me without the reform, which eliminates "pre-existing condition" exclusions for health care insurers evaluating new clients. My present COBRA insurance will expire in one year and without the changes brought by the health care reform act, I'm not sure that I will be able to obtain or afford health insurance after working as a physician for over twenty years and offering top of the line health insurance to all of my office employees while I was able to work.

Elizabeth (Seattle)

It makes a huge difference to me to know that my brother who owns a small business and has serious health issues will finally be able to obtain affordable medical insurance for himself and his family. He has often put his life at risk because of the fear of incurring huge medical bills.



Deirdre (Washington)

As a small business owner who ran the business for many years with only 1.3 or 1.4 FTE, myself and part-time help, I never qualified for a group rate. I had excellent health insurance, but I was paying 30% of my income for it. Yes, 30% of my income! Luckily, I own my home free and clear.

I am very concerned about people trying to repeal the healthcare reform. My 8 month old son was diagnosed with Cystic Fibrosis when he was 2 1/2 weeks old. If anyone has a person in their family or a friend with a chronic condition, they know how expensive it is to obtain health insurance for them through the high risk pool.

If healthcare reform is repealed, every person with chronic conditions will suffer. With my son's condition, he has a pre-existing condition and we really need a plan with no lifetime maximum, which is another expensive feature in a plan. I urge anyone who thinks this reform is a bad idea to put themselves in my shoes. We luckily have a good health plan right now, but if we need to change ever, we could be put into bankruptcy if we had to purchase a high risk insurance plan without reform.

Making your child healthy is stressful enough without serious health conditions, no one should feel scared about losing their house just to pay for their health insurance.

WEST VIRGINIA

Patricia (Morgantown)

Because of health care reform, our son will now have health care insurance as a graduate student. He was due to lose it this year because of his age (23), 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. Thank you everyone who continues to support health care reform.

Gessika (Martinsburg)

My two-year-old daughter has a pre-existing condition. We have health insurance through my SO'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.

WISCONSIN

Lesli (Fort Atkinson)

My son was diagnosed with asthma, eczema, and allergies when he was 2 years old. From 1 month old, my son experienced severely dry skin with horrible itching. He has never had smooth hands. He has asked me many times why the eczema won't go away. He is 11 years old.

Approximately 2 years ago, we were lucky enough to find a doctor who did further allergy testing and determined my son would benefit from starting Xolair injections. Christopher's initial IgE level was 1310 with the use of antihistamines. An IgE level greater than 100 is considered severe reaction to allergies. The Xolair costs \$3,000 for 3 injections.



tions. My son receives these injections every 2 weeks and has received these injections for 2 years. In addition, he started allergy desensitization injection therapy 1 year ago. A vial of custom allergens is made for my son yearly; this costs several thousand dollars.

On top of the injections, Christopher takes medications. Advair, Singulair, Zyrtec, hydroxyzine, triamcinolone cream. An Advair diskus is approximately \$200 a month. How will my son be able to afford these medications if he does not have health insurance? There is no determined end for his treatment.

I am grateful he is able to receive these medications that have improved his life dramatically. He appears to be a healthy 11-year-old boy. People are shocked when I tell them his story. I am a nurse. I work with families every day who struggle to pay for the medications their children need but food and shelter compete for these families' limited dollars.

How can a rich nation such as the United States allowed its children to suffer? I do not advocate for any child in the world to suffer but I especially am frustrated with the lack of knowledge and understanding our country exhibits re: health insurance coverage. We are prisoners of health insurance companies.

Lisa (Brookfield)

My 24-year-old daughter just graduated from college with a degree in Journalism. The odds of her finding full-time employment



Donna from MomsRising thanks the U.S. Surgeon General, Dr. Regina M. Benjamin, for her work on children's health.

with health benefits in the near future is slim. She is in excellent health and will probably rarely need to utilize my health insurance.

However, I am relieved to know that my coverage is available for illness or injury and that she will not be thrown into further debt while she seeks employment and pays her student loans.

WYOMING

Sue (Powell)

I have Multifocal Motor Neuropathy which is a very expensive disease to treat. There is no cure. Fortunately, I have great insurance from my employer and they

have fully covered my illness without exception. I will reach the \$2 million lifetime maximum payout at the end of December.

By some miracle, as of January 2011 lifetime maximum payout limits will become illegal. I'll now be able to continue treatment which allows me to work and be a productive member of our society.

I'm 52 years old and without the ability to find affordable insurance, I would end up in a care facility which would drain my retirement funds within a few short years. Then what? You guessed it. The state would have to absorb the costs. So, I'm one of those folks that the healthcare bill has benefited. Just in time, too.

MomsRising.org is a multicultural 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 child care, and for an end to the wage and hiring discrimination which penalizes so many mothers. MomsRising also advocates for healthcare 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 2010 and 2011, Forbes.com named MomsRising's web site as one of the "Top 100 Websites For Women"

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MomsRising.org