

Chair Romanchuk, Ranking Member Sykes, and members of the House Finance Subcommittee on Health & Human Services, my name is Joshua Schaffer. I live in Akron, Ohio, and I am a constituent of Representative Sykes. Today, I will testify to the importance of continuing Medicaid expansion, and doing so without additional premiums.

There seems to be this misconception, for many decades, that people on government programs are the takers in society. They are unemployed by choice, sitting on the couch all day eating potato chips, paid for by their food stamps. That perception is inaccurate to most of the people, who are good people in a bad situation. I challenge this perception because I am a hardworking, well educated, employed, and barely making ends meet.

Many of the members may have been Political Science majors, like myself, and understand how hard it is to find work after election season. If you don't run for office, and win, or work for somebody in office, it's hard to find work. Outside of election season, I go back to work at the job I have been at for over 11 years. We make outgoing calls to people to take surveys. Sometimes, our clients have no projects for us, and there is no, or reduced work. My employer has no health coverage options. My take home pay is frequently under \$1,000 a month, on busy months, maybe a little more. My mortgage is \$408, my bills are over \$300, which leaves me between \$100 and \$300 for everything else. That's unfortunately ignoring my unaffordable student loans, over \$200 a month. Any extra money goes to emergency home repairs, and car repairs so that I can get to work, when there is work. That leaves no money for health coverage if the state were to add a premium for people barely making it. I'm not lazy. I am not unemployed. I am a responsible individual, taking responsibility for my healthcare and my life, with a job, a car, a house, but still not enough money to pay for my healthcare.

My reason here is twofold. We must not add a premium to Medicaid Expansion. Also, we must find a way to fund and keep the program, regardless of the outcome of federal legislation. If Medicaid expansion is taken away, or becomes less accessible, people will not be able to seek care. Medicaid expansion is by no means generous. These are the poorest of the poor people in Ohio, many who are ill with physical and mental illness. People who will lose coverage will die if they can't afford their medicine. Others will have a lower quality of life.

It took much courage to come here today because I will put the following on public record. I suffer from mental illness. Just like physical illness, this is just who I am, how whatever power you believe in made me, I don't choose to be ill, but I choose to seek treatment. My appointments are sometimes weekly, currently biweekly. I am so happy to say that because of Medicaid Expansion, I receive the care I need through medicine and therapy. I am becoming a better person; I feel much better. I feel completely healthy! If this coverage is repealed, I will not be able to afford weekly care, or my medicine. My life will be destroyed because I will regress. Without coverage, there is no way I could afford a plan recently introduced by Congress with the nominal \$2000 tax credit. Since it is not a subsidy, but rather a tax credit, I would not get any help because I don't even pay that much in taxes to be credited. Even if I did, the high deductible policy I would find would cost over \$2,000, and have a deductible so high, that I will be paying for everything out of pocket anyways.

The current Affordable Care Act is riddled with higher premiums and deductibles, but Medicaid Expansion works. It saves lives, and improves quality of life for ill people. A premium-free Medicaid program keeps people like myself connected to treatment that would otherwise be unaffordable. It therefore, must be kept in place to continue to benefit Ohio's medically frail including those with

mentally illness. We must protect Medicaid expansion because healthcare is a human right. Thank you for the opportunity to testify. I welcome any questions you may have at this time.