

November 28, 2018

My name is Kevin Truitt. I request that this email be included as part of the written testimony in support of HB 440. I support HB 440 and a single-payer health care system in Ohio. This is my health insurance horror story.

I was diagnosed with testicular cancer in February. My partner, my family, and my friends and colleagues have supported me through this very difficult time. My health insurance company, UnitedHealthcare, has made this nightmare even worse.

When I discovered a mass on one of my testicles earlier this year, I went to the doctor immediately; I eventually had surgery to remove my testicle. It was later determined to be cancerous, which was devastating. My doctor and I decided I would have tests (X-rays, CT scans, blood tests) every three months for the first year to see whether the cancer has spread. If it has, I will need to undergo chemotherapy or radiation therapy. Needless to say, these three-month appointments are very stressful and cause me to feel a lot of anxiety. Especially in the weeks before the appointment, I think about it continuously. It consumes my life. But I have trusted my doctor and our plan. I've been told by many people that an optimistic perspective is best.

UnitedHealthcare has repeatedly interfered with these plans, often without notice or explanation. The company has been so cold, so bureaucratic, so senseless. Months ago, I learned right before one of my appointments that UnitedHealthcare would only cover CT scans of my abdomen and pelvis, but not my chest. My doctor had ordered CT scans for all three parts of my body. Instead, to save the company money, I had to get an X-ray of my chest, which is less exact (and less expensive, apparently) than a CT scan. I had to delay my appointments as I unsuccessfully fought with UnitedHealthcare to cover what my doctor ordered. My doctor and I decided on these tests so he could have the clearest picture possible about whether there is cancer in my body. I lost that battle with UnitedHealthcare and never received any written notice or explanation. Fortunately, the tests then showed no signs of cancer.

Three weeks ago, and two days before my next three-month appointment, I found out it would need to be rescheduled as UnitedHealthcare was scrutinizing whether to cover all three of the CT scans my doctor ordered. And then I learned later in the week that UnitedHealthcare inexplicably denied coverage for my CT scans, citing some internal guidelines that apparently say the company will not cover CT scans every three months. I was never provided these guidelines in advance, which would have allowed me to plan better with my doctor. And I still do not know or understand the basis for these guidelines.

The lack of transparency and arbitrary decisions by UnitedHealthcare have made this year so much harder for me. I have called the company's customer service an endless amount of times trying to get information and answers, spending so much of my time waiting on hold and explaining my situation over and over again to different company representatives. It never seems

to accomplish anything, and it just upsets me more. I find myself feeling really bitter and angry often because of this. I would much prefer to focus on my health.

UnitedHealthcare is making some of the most important decisions of my life. It decides my future. But this company does not have my best interests at heart, only its bottom line. The three top executives made around \$50 million in compensation in FY 2017. I was spending time with my family over the Thanksgiving holiday, and on the television there was a scrolling list of companies' stock prices. I saw UnitedHealthcare's stock price. It struck me as appalling that a for-profit corporation whose sole objective is short-term profits is increasing shareholder value at the expense of me and countless others. This company and this industry profit off denying people the health care they need. I have paid my premiums for years and never really had to utilize my insurance until this year. But it is a constant battle with this company.

We need a single-payer health care system. This is the most efficient, effective, humane system. This is why I support HB 440.

Kevin Truitt
199 W. 3rd Ave.
Columbus, OH 43201