

I am Lee Meyer, a resident of Cincinnati, writing in support of Ohio House Bill 440.

My birth family was devastated by my younger brother's juvenile diabetes and the costs associated with keeping him alive.

- My parents were married in 1934 and were among the earliest families covered by Blue Cross/Blue Shield as part of the health insurance provided through the company where my dad worked.
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- John was born in 1954 and in 1962 John was diagnosed as a "brittle" type child diabetic. He spent most of his third grade year in the hospital. He was out of the hospital for a couple of months before he was back in. Most of his grade school years were spent in hospital. His vision was sufficiently clouded by cataracts due to his high insulin dosage that he was totally unable to read, having only locomotor vision.
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- Blue Cross denied all claims for coverage under the provision denying coverage for "pre-existing conditions" because, they argued, diabetes is presumed to be hereditary. So, technically, they considered John to have had diabetes 20 years before he was born.
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- John was on high insulin doses and essentially blind by the time he entered high school, most of which he missed anyway due to his frequent hospitalizations. His hospital bills routinely exceeded my father's annual salary, even though Dad's pay rate was high for the times (in the top 5% of the population). The first year alone the tab was over \$25,000, when average annual income for adult males in the USA was under \$8,000.

None of my three brothers were able to complete college, and only my older brother even attended.

It was 20 years before the class-action lawsuit filed by families with juvenile diabetics against Blue Cross/Blue Shield was settled, for pennies on the dollar.

John never finished high school, but after he turned 22 he was able to have cataract surgery and later became a martial arts instructor, running his own dojo.

Youngest brother, Leo, went into daycare until he went to grade school. The insurance companies even tried to deny coverage to Leo as a "potential diabetic". That didn't work. My youngest brother has recently retired from a career as a carpenter and he doesn't have any kind of diabetes.

It took nearly thirty years for the family to recover from the financial stress of uncovered medical expenses. And that was only because my parents and the younger siblings moved to Minnesota when John was 15. Minnesota, even at that early time, required health insurance companies to provide coverage to everyone. Certain high expense conditions might require more expensive insurance, but everyone COULD get insurance. Of course, that didn't do anything for all the bills that had stacked up in Indiana. But it stopped the financial bleed. And, by this time, John's health was more stable.

Submitted by:
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