Good morning Chair Brinkman, Vice Chair Henne, and Ranking Member Boccieri and the members of the House Insurance Committee. Thank you for allowing me this opportunity to give testimony in favor of House Bill 440.

My name is Monica Gallagher and I would like to explain some of the reasons why I believe Ohio should be a healthcare for all state. First, everyone should receive healthcare. It is a RIGHT not a privilege. This would ensure everyone receives the proper and necessary healthcare needed. Another reason would be to cut down or even eliminate medical debt and fees paid out to companies. Which should also cut costs on testing, treatments, and procedures needed.

I know people from all walks of life such as the R.N. who cant afford proper dental care due to the rates of treatment. Individual business owners who pay for private insurance and cant even afford a basic check-up. To the working and non working single parents and couples struggling to make ends meet from week to week, but make $100.00 over the cut off limit to receive assistance so they go without healthcare.

My father has worked his entire life and paid for private insurance. Due to major health conditions with diabetes he is unable to work now and is living on a government assistance and fixed income. Yet my dad has to pay for a separate PLAN B insurance to ensure any procedure needed will be covered and not denied due to restrictions and limits on the primary insurance. My mother had care source and due to medical neglect on both her primary doctor who she seen at least once a month and the hospital she passed away at 47 years old from a UTI gone full body sepsis.

I too am a care source recipient who struggles with medical needs. For my eye exam every year with care source it takes 6+ months to get an appointment but to schedule for a contact exam not covered by care source and must be paid cash can be the following day appointment. My dental care is being denied by under qualified representatives when in all actuality it should be approved due to the location of the teeth needing repairs then other teeth have to just go without treatment because care source put restrictions on what to cover. My lung recently collapsed while at work. I was treated in the worst possible way at the hospital. They let a student perform the surgery which was done incorrectly. I was placed in ICU where my lung collapsed again due to the error performed by the student, then transferred to another floor where they again forgot to plug in my suction and my lung began building air again. Due to care source I was on limited coverage and was treated so horrible. Based on your insurance coverage will determine how a patient is treated. I’m a 35 year old mother of 4 who loves her children and I could have died from not receiving proper healthcare. This house bill will change that also. I ask that you consider all the above when making your final decision.

Thank you Chairman Brinkman and committee.

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