

Eleanore Loving

Children with Medical Handicap patient since 2004

Thank you to Chairwoman Manchester, Vice Chair Cutrona, Ranking Member Liston and members of the House Families, Aging, and Human Services Committee, for this special opportunity to offer testimony in the support of House Bill 212, legislation that would increase the age coverage to 26 for current patients in the Children with Medical Handicap program.

2004 was the year that changed my life forever. From being a “normal” 4-year-old kid, to being diagnosed with Type 1 Diabetes. This was a life altering diagnosis. Constant blood glucose monitoring, counting carbohydrates, injecting insulin shots that could literally kill you if you inject too much or not enough, finding just the right balance to just stay alive. It was scary not understanding why I had to be poked with needles multiple times a day, feeling awful because my blood sugar wasn’t in range, learning how to take care of myself and explaining my care and diagnosis to others. It made me grow up quickly and take on responsibilities at such a young age as it robbed me of my childhood.

Now, I am 20-years-old working part time and going on my third year as a nursing student at the Christ College of Nursing to earn a degree as a Psychiatric Nurse Practitioner. Still juggling the blood sugar and insulin intake and also navigating insurance coverage under our current insurance plan.

I have a younger brother currently receiving CMH coverage for his chronic illness and an older sister who aged out of the CMH program. I always ask myself, “Why did this have to happen to us?” Now, I’m grateful for the struggles because it made us stronger people and a stronger family.

Ever since my Type 1 Diabetes diagnosis, the Children with Medical Handicap program has helped my family afford the copays for doctor visits and prescriptions relating to the care of my chronic illness. This has been extremely helpful because we meet the deductible for private insurance the first month of every year but we continue to be billed for our portion of what is covered by insurance - this is where CMH coverage is a life saver to our family.

When my older sister, also a Type 1 Diabetic, aged out of the CMH program six years ago, it was hard for her. She had to pay back her student loan debt, afford her diabetic supplies, attend her diabetes doctor appointments, and try to save money for her future. Even with her own private insurance, my parents still had to help her pay for her life saving diabetic supplies.

As of today there are only 161 days until I age out of the Children with Medical Handicap program. I can truthfully say that it terrifies me. I’m terrified that as I’m collecting debt from

Nursing school to better myself, I also have to find a way to afford the supplies that keep me alive. I'm terrified that I may one day have to make a choice between buying food or buying insulin supplies. It's a worry that no one should ever have to face.

Having access to good medical care is a human right. My medication and medical supplies are the reason I am alive today. I should not have to worry about being able to afford doctor visits, medicine or supplies while I am going to school to better myself, to become a productive member of society and save money for my future.

House Bill 212 would increase the age of care each year for children and young adults who are currently receiving CMH coverage up to age 26 similar to children and young adults staying on their parent's insurance until age 26. This bill would ease the financial burden for myself and current young adult CMH patients until we are able to graduate from college, or become gainfully employed with our own benefits. Thank you for your time and consideration.