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Since I am not able to attend the hearing of HB 440 before the State of Ohio Insurance Company, I send you my written testimony.

Because of our seriously broken health care system, a dear family member and friend, Bernard Weiskopf, died prematurely. He was denied the treatment he needed by his health insurance company, overriding the doctor’s professional recommendation.

Bernard (Bernie) was diagnosed with liver cancer at age 50. At that point, the cancer had not spread to other organs, but was contained in the liver. He had coverage with one of the major health insurance companies. Bernie was never married and had no children, so he asked me – his cousin- to accompany him to the consultation with his doctor at University Hospitals of Cleveland. Of course I did so. At the consultation, the doctor advised the treatment for Bernie would be a liver transplant. Bernie submitted his request for the liver transplant to his insurer and was denied the liver transplant. No reason was given for the denial. A request was submitted a second time, and again the claim denied. If Bernie paid for the transplant himself, it would have depleted his financial resources and left him unable to support himself. Without the liver, Bernie died about a year later. This tragedy could have been avoided.

If Bernie could have had the liver transplant, the cancer would not have spread and Bernie would have been able to live comfortably for many more years. However, because health insurance companies are for-profit entities and must show profits to their shareholders, they put “profits before people.” So many lives are lost because of this untenable premise. The health insurers have been acting as “death panels,” rationing health care.

Please consider HB 440 Health Care for All Ohioans Act so that every person in the State of Ohio will have health care that puts “people before profits”.