Proponent Testimony for HB 440

I am Dr Matthew Noordsij-Jones and I practice as a primary care doctor in Dayton Ohio at a Community Health Center. We are a Federal Qualified Health Center which means we will see all patients regardless their insurance status. This means that I have seen the good and the horrible of our current healthcare system. We have made very important strides in the last decade to get more people covered and to try to assure Ohioans that they can see their doctors when they need to. To make sure that they can afford the care that they need without worrying about not being able to eat but we still leave over half a million Ohioans without any insurance at all and many more with insurance that does not cover their basic needs. I have innumerable examples of individuals with and without insurance that have come to our office for care and have been hurt trying to navigate a system that causes us to have the worst health care outcomes in the developed world despite spending twice as much per person as most other countries.

A patient that I just saw a month ago, Kathy, came to my office for her routine follow-up of diabetes and blood pressure. As I walked into the room, she was distraught and immediately blurted out that this would be her last visit to see us as she could no longer afford her healthcare. She cried as she told me that she “was doing the right thing”. Kathy had been on Medicaid for the last year as she had lost her job and hit hard times with her health. She, appropriately, used the access to Medicaid to get her health problems in order, had applied for, and got a good job that would provide health insurance for her. She was extremely excited and proud. The job was going great but when she tried to fill her prescriptions she found out that her health insurance covered very little and her copays for doctors visits were far too high for her to be able to afford to see us. This patient had done what we told her was the right way and she was about to have the rug yanked out from under her again. If this was allowed to continue her health would again suffer as she would no longer be able to work. A single payer plan allows Ohioans to continue to work, to open small businesses and to contribute to the economy while taking care of their health, and all of this, while saving Ohio and Ohioans a lot of money. Kathy is not alone in her predicament, a recent Harris Poll showed that 54 percent of Americans say they've delayed care for themselves in the past year because of cost.

As a physician I also have my own health problems. I was diagnosed with type 1 diabetes at 15 years old. For someone with type 1 diabetes, unlike some of those with type2 diabetes, without insulin injections I will die. As many of you have heard the price of insulin is a large problem for many Ohioans. When fast acting insulin first came on the market in 1996 it was under $50 a vial. At that time there was only one manufacturer. Four years later a competitor entered the market with its own version of this insulin and the price did not decrease. Since then there have been at least two other pharmaceutical companies that have made insulins that are basically the same. In the intervening 20 years the price of this type of insulin has jumped to around $300 a vial. An article from the Journal of The American Medical Association, JAMA, that came out a few years ago showed that the price of insulin had tripled from 2002 to 2013. This is not just for those insulins that are newer, the prices of older insulins that are less effective at controlling blood sugars have also increased. With multiple competitors and two decades of experience making insulin the price has skyrocketed. This is not because the companies need to make more money to cover their costs, they have made billions, it is because we have no negotiating power. We have no choice but to purchase insulin or die. With an Ohio Single Payer system we can negotiate as Ohioans for reasonable prices for medications. Prices that will still allow the pharmaceutical companies to make money but will allow Ohioans to get the medications that we need.

The system that we have has also made it nearly impossible docs like me to open my own practice. For doctor’s offices, as for any small business, the cost of health insurance, that I cannot go without, is very high. There is also the cost of hiring the army of billers that are needed to navigate the system of insurances that we have set up. Hospitals in this state currently have more people pushing paperwork than they have people taking care of patients. This is completely backwards. With our current system we are required to have an army of billers because every insurance company has a different form or method of obtaining reimbursement even for simple things like office visits. For more complex options like medications, hospital stays, and procedures the incentives in the system that we have now is for insurance companies to deny claims when they get them to force the providers to appeal and create a back and forth with the hope that the provider or hospital or patient will simply give up and eat the cost or not take the needed medication. In my office we employ a person who spends most of her time appealing denials for medications or procedures that patient’s need and that will be covered in the end but not without going through unnecessary hoops that are different for each insurance company. With an Ohio Healthcare Plan everyone is covered and, as providers, we know what is covered and how to navigate the system. Billing is simplified as there is one agency to bill through and one procedure to undergo.

Single payer will take the practice of medicine to the place that it should be. Where patients can get the care that they need. Where providers and their patients can decide what is needed for their care. Where doctors (and other small businesses) know that they and their employees will be covered when opening a practice and, even more importantly, where providers to know that we can take care of all of our patients.

Matthew Noordsij-Jones, MD