

House Health and Human Services Committee

Testimony in support of HB 2319

March 18, 2015

Mr. Chairman and Members of the Committee, thank you for allowing me to provide testimony today. My name is Kali Maxfield and I live in Garden City. I am a mother of four children. I struggled to get health insurance for over six years. I had forgone any checkups, physicals or annual visits during that time. When I had health issues, the women's clinic said they needed \$500 up front to be seen so I wasn't able to afford that. Within the last year, I had a tumor in my hip and had to have surgery. I was out of work for three weeks and had a three day hospital stay. With no insurance, I have accrued astronomical amounts of medical debt. I have made payment arrangements with the hospital to pay for my hospital stay but the emergency room visit and radiology are separate bills. Right now I am well over \$10,000 in medical debt. I have to choose which bills to pay on top of my family expenses.

I currently have a full time and part time job. I work for a financial company and at Menards. Between the two, I am working 50-60 hours a week. I tried applying for health insurance in the marketplace but my income was too high to be able to get the health tax credits. My second job was finally able to provide me health insurance after 60 days. I now have health insurance for myself and pay \$150 a month. But for a family plan it would be too expensive. Fortunately, my children are currently on KanCare. Although I am thankful to have health insurance, paying that much out of pocket causes a burden in paying for other expenses in my household. Our struggle has been so difficult that my children and I are currently homeless. We have had to move in with a friend because I was not able to afford our medical bills, expenses for our home and my out of pocket pay for health insurance. Finding a home for a family of five on my budget has been very difficult.

Expanding Medicaid in Kansas would benefit families such as myself so that I could have affordable health insurance and not have to choose what expense I would be paying each month. Thank you for your time in listening to my story, as well as the stories of other Kansans.

Kali Maxfield

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