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House Health and Human Services Committee

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Testimony in Support of HB 2319

Mr. Chairman and members of the committee, thank you for allowing me to provide written testimony today.

My name is Sean Gatewood and I am the Interim Executive Director of the Kansas Health Consumer Coalition, a statewide organization with the mission of advocating for affordable, accessible and quality health care in Kansas. Since 2005, KHCC has brought together diverse individuals and organizations to build a coordinated voice for consumers, in particular the uninsured and underinsured, and to support policies that improve access to integrated medical, behavioral and dental health care for all Kansans.

We are concerned about the 360,000 Kansans that are currently uninsured. This policy would make coverage available to almost half of them and provide a tremendous amount of security for the healthcare system. By now, I am sure you are familiar with the coverage gap that exists between current Medicaid eligibility and being able to qualify for a subsidy on the Federal marketplace. There are about 150,000 Kansans caught in that gap that are currently uninsured. We have interviewed Kansans from all over the state that fall into the gap. We would ask that you pay particular attention to the consumers that are delivering testimony today.

The consumers that we interviewed shared a variety of traits. Most of the people that fall into the gap have jobs. Some of the people were actually going from one job to another when we spoke with them. Most of them either have dependent children or are caring for someone else's dependent children. It surprised us how many grandparents we came into contact with that had taken on the care of their grandchildren. These grandparents were under age 65.

Some of those we contacted had compelling stories. One consumer had been a practicing attorney before the recession. She lost her job during the downturn and then she got sick. She had a difficult time getting back into the workforce and took a job as a para-educator at an elementary school. She got sick again, this time during the probationary period of her insurance coverage. She had to foot the cost of the ambulance ride to the hospital and the hospital stay. She is now facing financial ruin. She has done nothing wrong.

We find that many healthcare workers, particularly home health and nursing staff, are currently in the gap. This is particularly troubling because they provide care to people that are medically frail.

We also found a surprising number of veterans and their families. Not all veterans are covered under VA rules, and their families do not qualify at all. There are about 7,000 Kansas veterans in the coverage gap. They are much like all of the others we found, working, with children and without any other option for health insurance.

The most concerning to us and the consumers we interviewed were those with chronic diseases. Hypertension, heart disease, MS, diabetes, mental illness and others came up over and over again. These diseases are usually treatable, but if left untreated they become very expensive and can result in disability if left untreated.

We appreciate the opportunity to give testimony today and will be available for question at the appropriate time.