



# Save Our Healthcare

A collection of stories and letters for Senator Pat Toomey from LGBT Pennsylvanians about how the Affordable Care Act has impacted their lives.

*Collected by Equality Pennsylvania.*

Dear Senator Toomey,

The Affordable Care Act dramatically increased health coverage for the LGBT community. Since the rollout of the Affordable Care Act, millions of LGBT people have had access to coverage and have been protected from discrimination in care.

For LGBT people and people living with HIV, getting health care is not easy. While there are the typical barriers of cost, there is also the prospect of discrimination and lack of competency in care. The Affordable Care Act removes those barriers by declaring that health insurance companies and medical providers could not discriminate against LGBT people and put funding into place to provide training to increase competency. And as a result, we as a community have seen a dramatic rise in coverage--and better health outcomes.

This law has had a real and important impact on the quality of our lives. And now, we are asking you to protect the Affordable Care Act.

Enclosed are some real stories from LGBT Pennsylvanians whose lives have been changed in a positive way by the affordable care act.

Thank you and we look forward to hearing from you.

Sincerely,  
Ted Martin  
Executive Director  
Equality Pennsylvania

Leanne  
Dallas, PA

I work for a very small non-profit that can't afford to pay for health insurance...so I have relied on and depend on health insurance through the affordable care act. Repealing it would impact my access to health care.

Robin  
Lancaster, PA

I am a 56-year-old lesbian, who is disabled. I have diabetes, which currently is controlled by medications. I also have degenerative bone disease. I went back to college in 2011 to pursue a degree in Social Work. I graduated with honors. While attending college I was able to manage my disability due to the excellent medical care I was provided VB through a program called Maud, which is Medicaid for working, disabled adults. I am able to not let my disability limit me. If it were not for the Medicaid program I would not be able to afford my medications, which in turn would not allow me to work. I would become a burden to family, community, and society. I am today a hard working social worker who works to advocate for others. Today I am advocating for myself and all other human beings who deserve to be healthy and productive. Please tell the house and Congress to not take this away.

Joseph  
Lake Ariel, PA

I had no health insurance before ACA because I had pre-existing conditions and I could not get coverage. Once ACA went into effect, I finally got coverage. Yeah, it was expensive at \$400 per month for just me but I finally had coverage so I didn't care. This year the cost went down to \$140 per year. Now I'm terrified what's going to happen next year when I'm not going to be able to have coverage again because just as before, the insurance companies and the Republicans just don't give a crap about me.

Marcy  
Philadelphia, PA

Mr. Toomey, I lost my job quite unexpectedly, in late fall. I now have coverage through the ACA and Medicaid. I can't tell you how comforting it is to have this medical coverage through these tough times. I am single and live alone so I have no other means of assistance. Please do not repeal the ACA. For us, it is literally a life saver. If need be, small improvements would suffice just like when Medicare was introduced.

Kurtis  
Honey Brook, PA

I couldn't afford health insurance before the ACA, because I was working part time to put myself through college full time. The ACA allowed me to afford health insurance, and to keep myself healthy. My wife was injured and spent a week in the hospital, if it weren't for the ACA, we wouldn't have been able to afford the procedures to keep her alive.

Betsy  
Cresco, PA

There was a time, prior to ACA, that I was denied coverage due to the fact that I had cancer. Also, my deductible, monthly premium and co-pays have been reduced greatly since I buy my coverage thru the marketplace. I also was able to still see all my doctors thru my plan.

Kenneth  
Philadelphia, PA

My husband and I moved to PA in 2012. While we both could afford very good insurance with affordable premiums in NYC, that was not the case in Philadelphia. We had no choice but to buy an insurance policy not worth calling insurance.; as a result, we spent our limited nestegg on bills the insurance would not cover. As soon as ACA went into effect for 2014, we signed on and got a real insurance policy which the subsidies made affordable. Two months later my husband was diagnosed with stage 3 cancer. Had it not been for ACA, there is no question that my husband would not have been able to have insurance and his \$500,000 medical bill would have put us in debt for the rest of our lives. Because of the GOP blind hatred for the ACA it could be repealed and not fully replaced which means that once again my husband's medical treatment will be out of reach and he will certainly die. Mr. Toomey, is that making America great again?

Jesse  
Philadelphia, PA

Because of the ACA, I:

- got coverage
- got a diagnosis and manage my care through regular doctor's appointments
- reduced my ER visits by 90%
- got well enough to go back to school and rejoin the workforce
- got off of food stamps

I am healthier, happier, and not in pain. I'm a much more productive citizen, and I'm costing the government way less - without the ACA I will be unable to get coverage for my chronic conditions and I will be back to SNAP and SSI/SSDI because without proper management, my illnesses leave me unable to work. It keeps me alive and it keeps me functional, and that's good for me AND for the government's budget!

Janice  
Pittsburgh, PA

I had a kidney transplant 16 years ago, and have been self-employed as a speech-language pathologist, specializing in autism spectrum disorders, since 2004. Before the advent of the Affordable Healthcare Act (ACA), I was able to transition my company-based health insurance plan to an individual insurance plan. It was for far less coverage than the plan I had when I worked for a company, and very, very expensive! On the day that the ACA became law, I broke down sobbing, because of the relief I felt at never having to ever worry again about being denied health insurance due to my pre-existing condition. I always stressed about making sure the premiums were paid in advance of the due date, because to be a nanosecond without insurance coverage meant the insurance companies could deny me coverage for my kidney transplant. The plan that I have had since the inception of ACA has the best insurance coverage I have ever had, and less out-of-pocket expenses. My monthly co-pays for my prescriptions before ACA were a little over \$200 per month, and since I've been on ACA, they are only \$30 per month! I am so grateful for ACA, and am once again terrified that my access to health insurance will be taken away from me. I really hope that legislators will look at us individually, and see the people behind the term "pre-existing conditions," and know that they are deciding whether we will live or die if they repeal the ACA.

Apryl  
Woodland, PA

My son is twenty-years old and has Chronic Myeloid Leukemia (CML). He needs to take a life-saving medication daily, for the rest of his life. The cost of that medication is \$12,000 a month. He is currently covered under my employer insurance. My son is doing his part and trying to complete his degree so that he can find a job with health care coverage. My hope is that we are able to provide insurance to him until he reaches age 26. This will give him the time that he needs to complete his degree and find a job. If his insurance lapses, there is no possibility that we will be able to afford \$12,000 each month to pay for the medication that he needs to keep him alive. These are scary times indeed.

Jennifer  
Hatboro, PA

I have had fibromyalgia for over 20 years. I am able to manage my fibro, be functional and not bedridden with my medication. As my husband only makes \$12.18 an hour and I am looking for a job, the Affordable Care Act has allowed us both to have health insurance. I am able to function and be well because we can afford my medication. Please don't take the ACA away.

Frank  
Lancaster, PA

I am a healthcare professional and have maintained my own private practice for 35 years. I have a degenerative spine with severe pain, osteoporosis, a total knee replacement, spinal stenosis and Myelomalacia. If not for Obamacare, I would not have been able to have insurance as carriers either declined coverage or rated my premium so high it was astronomical. If not for Obamacare, I would have had to go on SSI/disability and would have been a burden to taxpayers vs continuing to be a contributing member to society and an employer for 15 staff. Please do not take away Obamacare

Jennifer  
Biglerville, PA

My insurance through my employer kept climbing and climbing each year. My boss luckily feels strongly about providing insurance and was covering the rising costs. It finally reached the point where he had to ask each of us to pay out of pocket a large amount that greatly impacted all of us (families, single parents, single individuals). Thanks to the ACA the costs went down and we no longer have had to pay large amounts of money for our insurance coverage.

Mary  
Nesquehoning, PA

I purchased health insurance from the Marketplace for my daughter who is in College and needed medical insurance I am disabled and try and work part time as well. Because of this insurance Marketplace I was able to afford the insurance for her, she also has Ulcerative Colitis and needs expensive medication which is covered for us, I would not have been able to otherwise provide my daughter with this medicine which she needs daily twice a day to function otherwise she winds up in the hospital with horrid pain.

Rebecca  
Philadelphia, PA

Hi! I just wanted to share with you briefly my experience being on the ACA, though my ACA story isn't a particularly interesting one. (Much more importantly, for example, is the story of my then-23-year-old friend, a recent college grad, who had cancer and is particularly indebted to the ACA for all the help she got!)

I think perhaps people in power sometimes forget (understandable, as they're removed from our lives) how expensive health coverage is, particularly in relation to how much money service-industry or retail jobs pay. I've been working in art schools and as a research assistant for the past few years and even with the ACA, my \$50/month health insurance plan was already stretching it. Without the ACA, I absolutely wouldn't have been able to afford health insurance. More recently, I've gotten Medicaid which is AMAZING... it's so... basic? I guess. I've made dental and vision appointments. To have access to basic health care easily is... wow, it's wonderful. To have my body/health cared for so I can spend my time on work and family and not on being sick!

Let's see... with health insurance, I've had regular check-ups, OBGYN exams, gone to a podiatrist for plantar's fasciitis. I guess... such elementary and valuable things. To get healthy shouldn't be difficult in a first-world country in 2017.

I wish Republicans/Trump were proud of/excited by the idea of keeping their citizens healthy. Wouldn't we be more productive, wouldn't the country be much more civilized, wouldn't we all be kinder and calmer if we were healthy instead of sick? Isn't that obvious?

Thank you for taking the time to hear my small story, not very big of a deal compared to others' much more life-threatening and immediate stories of not having health insurance.

Caren  
Easton, PA

In 2005, IBM shipped my husband's job to India. At the age of 54, he was unemployed, along with countless other computer professionals. Over the next few years, he went through several periods of unemployment and had a number of low-paying jobs where he was treated abominably. In some cases, we were able to buy insurance through an employer, sometimes we had to resort to COBRA. We have a child with a disability, which has always made it difficult for me to work. I've had a lot of part-time and per-diem work over the years, but, due to my son's condition, it was not possible for me to commit to regular full-time work, hence, no benefits. As part of the deal to ship jobs overseas in 2005, IBM agreed to provide laid-off employees with health savings accounts, which could be used to purchase IBM retiree insurance. We did our best

to avoid using this, since it only amounted to about \$20,000 and we knew it would run out pretty fast. Finally, we had no choice. As we had predicted, the cost of the policy was high and the funds were depleted fairly quickly. Finally, in October, 2013, the funds were completely gone and our only choice for coverage was to buy the IBM policy out of our own funds. For a bare bones policy with high deductibles and high co-pays, my husband and I were charged over \$1,100 per month. The policy only covered the two of us. (I should mention: We're both reasonably healthy non-smokers. Neither one of us has a serious health condition that would be expensive to treat. In other words, we were a gold mine for the insurance company.) Fortunately for us, the Affordable Care Act went into effect in January 2014 and we were able to purchase a Silver policy at a very reasonable rate. If that had not happened, we would have joined the ranks of the uninsured as there was no way we would have been able to continue paying for the IBM coverage. My husband and I are now on Medicare, but we are very grateful to President Obama for the Affordable Care Act and we want it to be there for other people. We know the ACA is not perfect; it was a first step toward solving a very serious problem, which had been allowed to continue for far too long.

When our younger son was first born, we were dealing with an overwhelming situation. Not only did he have a very serious disability, but he had cancer, as well. At the time, my husband worked for AT&T and our medical coverage was reasonably good, for which we were very grateful. But I remember reading horror stories about families who were not as lucky as we were - families who ended up losing their homes in order to pay for medical care for their children. Do we really want to go back to that? What purpose would it serve?

Oliver  
Philadelphia, PA

I have my insurance through medicaid and without that insurance I wouldn't be able to afford the medications that keep me alive. I take medications for a heart condition, epilepsy, and mental health issues. Taking away any of those meds is enough to kill me. I feel blessed to be able to get insurance through Medicaid thanks to the ACA. It has made my life so much easier and stress free.

Lauren  
Coatesville, PA

I am a social work student at West Chester University. Most of my clients benefit from the ACA and without its affordable cost and coverage, they would not be able to receive the medic care they would need. Without the ACA they would continue to live in poverty and a great potential of dying in poverty. The cost of medical care often leave a single mother and her children

homeless due to medical costs of an accident or illness. Often leaving them stuck in a cycle of poverty and homelessness. The ACA is essential to people who are trying to make their lives fulfilling and a contribution to society.

Please support the ACA.

Steve  
Philadelphia, PA

I am self-employed. After over 30 years with the same health insurance plan, that I was grandfathered into, Governor Wolf opened up Pennsylvania to the affordable care act. Aetna Insurance Company was allowed to discontinue my policy, and "roll" me into a policy they offered through the ACA. I did not want to give up my old policy but was forced to. For one year my premiums were much lower; I saved over \$5,000.00. Aetna wanted to merge with another insurance company and threatened to leave the ACA Healthcare.gov plans if they were not allowed to merge. They were not allowed to merge and Aetna pulled out of PA. I was forced to get Health Insurance through Blue Cross, the only provider in PA, on Healthcare.gov. Discontinuing the ACA will leave me stranded without health insurance. HELP!

Crista  
Philadelphia, PA

The ACA's Medicaid expansion allows me to receive life saving medication at little cost. Because my health needs are covered I'm able to practice part time as an attorney, providing pro bono legal services in Philly while keeping a part time job to pay my bills. Without this coverage I'd likely have to move to a full time sales associate position and give up on being an attorney for the people.

Rebecca  
Philadelphia, PA

The scariest day of my life was when my 20-month old daughter Eva fell several feet, head-first, onto concrete and suffered a terrible concussion. Spending a night with Eva at the hospital, not knowing if she would recover was truly terrifying. Thankfully, my daughter did recover. But four months after the incident, while switching from cobra to regular insurance, I was told by both Blue Cross and Aetna that my daughter was 'uninsurable' for a year because of her concussion, which was considered a pre-existing condition. I felt like the ground opened up under me. How can a mother sleep at night, knowing her child has no health insurance? Thanks to CHIP, my daughter was able to get insurance. It has been several years since that incident, and



in that time, my husband was laid off from his job and is now working day and night to launch a business. I also work but only part-time (I'm raising 3 kids) so I am not eligible for company healthcare. We now have insurance through the ACA, and I cannot imagine how we would survive without both the ACA and CHIP. We are hardworking people, active in our communities, contributing to society in many ways, and we would not be able to get by without these programs. I pray Congress does not send us backwards.

Mary  
North Wales, PA

Prior to ACA, I had to obtain my health insurance through the Pennsylvania high-risk pool which cost me over \$800/month compared to the \$625/month I pay for 2017. My only pre-existing condition was slightly elevated blood pressure, which caused me to be turned down for individual coverage. As an Information Technology Contractor, I often have short-term assignments where I do not work long enough at the IT Contracting company to qualify for their health insurance plans. As a female approaching my 55-year mark and with a substantial family history of heart disease as well as multiple myeloma, going without health insurance or paying substantially more than I do now is not something I look forward to. Thanks to the GOP plans to dismantle ACA and possibly return to the days of high risk pools, I now stress over my future. I truly wonder why I've worked so hard since I was 15 years old only to end up with the possibility of no affordable health insurance in my later years when I will need it. Only to have a political party, without a mandate, dismantle something I may need to truly rely on to save my life, all so wealthy politicians can get reelected and give tax breaks to corporations and the wealthiest amongst us.

Stefan  
Philadelphia, PA

I am a transgender man with bipolar disorder. I'm also a rape and assault survivor with PTSD. Prior to the ACA I didn't have insurance. Once, I broke my ankle and decided against having it set because I couldn't afford it. I have a limp now, 10 years later.

I had insurance through the ACA for two years. I was able to start treating my bipolar disorder, and had lifesaving inpatient treatment.

Currently, I have been on Medicaid through MAWD (medical assistance for workers with disabilities), as a working Pennsylvanian with disabilities. I was assaulted recently, which has stopped me from working. I'm in the process of switching to full Medicaid, as I no longer meet the work requirements for MAWD.

Because of this medical assistance, and the reforms that President Obama worked tirelessly for, I don't fear discrimination as a transgender man. I'm able to get my physical care at the Mazzone Center in Philadelphia and have a PCP who fully understands the needs of a transgender patient. I also see a therapist and a psychiatrist in another clinic who are both very competent in addressing my mental health care and the unique challenges that being transgender poses. Not being denied care for who I am and my mental illness is essential to my living a full life, with dignity and liberty, and pursuing happiness.

I live in a city that's committed to all. I now fear losing my access to lifesaving services and medications.

While I'm in the process of changing my name and gender marker, it's not complete yet. And even when it is, my body may still require care (such as reproductive) that would be denied for my male gender marker because it's "female"-specific care under the changes the current "president" and his cronies have proposed... Or I may be denied male/trans- care, such as lifesaving access to HRT/testosterone, because my birth certificate lists me as "female".

Access to care should be a RIGHT... not a privilege for a certain, wealthy few. Healthy communities = healthy economies.