

Thank you very much for calling his hearing and having me here today.

I am a volunteer with Put People First! PA. I'm here today from Philadelphia along with two other members from York, PA. As our name suggests we are a people's organization of individuals and families throughout the state who believe that people's lives are more important than profit. We have members in 17 counties throughout the state.

I want to raise what I think is an important and necessary perspective which is that we are not merely consumers of healthcare we are human beings and we are trying to shift the paradigm of being labeled consumers and move to a model of healthcare as a human right.

In 2012 I transitioned out of a job and spent two years with no care. Luckily the worst thing that happened to me during that time was a really bad case of strep throat.

Last year I got an ACA plan - a silver plan that is really quite expensive. I may not be a good healthcare shopper - in reality i hate shopping unless it's for shoes.

I found a provider and a doctor that I liked and finally after I got seen after paying for the coverage for almost a year without even using it because I was out of the habit. I got a check up and some blood work done and I am happy to report that I am healthy and there are no major problems other than slightly elevated cholesterol levels.

Then about a week ago I got a bill that i really wasn't expecting for \$198.00. Evidently my bloodwork somehow wasn't covered and it says in big bold lettering on my bill PATIENT RESPONSIBILITY. So what have i learned from this experience? After being without insurance for two years, buying insurance on the marketplace, paying a significant amount every month for over a year and finally seeing a doctor only to end up with surprise bill for about the amount I am paying for my plan in the course of a month, I basically ended up paying extra- almost a fine if you will- on top of the insurance that i already have to pay for.

I have learned that coverage is not the same as care. Our healthcare system is too complicated and I'm left with a basic question - is healthcare a right or a privilege? I believe, and we believe that it is a human right, we need care the way we need education, or the way we need water. It's not an optional service, but a fundamental need and therefore, i believe, a human right.

I support and we support regulation on this matter, and we should also look to the root cause of this problem which is the existence of networks in the first place. Our system is way too complicated - for people as well as for healthcare providers who have to spend as much time negotiating with insurance companies as they do providing care. And i have also learned that I am not merely a healthcare consumer, i am first a human being.

Many people around pennsylvania are waking up to the fact that healthcare is a right and not a privilege and we would be happy to support you on this issue and any others to protect people in our healthcare system.

-Nijmie Dzurinko  
Put People First! Pennsylvania