

Scott Waggoner testimony in support of SB 419

March 9, 2017

I was diagnosed with stage four metastatic cancer in November of 2014. I had to go on sick leave immediately and the short term disability did not apply. Eight months of Chemo. When my sick leave expired I went on long term disability until my return teaching fall term 2015. Long term disability is a benefit provided by BMCC so it's paid at 66% of your gross pay BUT its taxable income..... So you actually receive 25-30% less than your normal take home pay.

The RX coverage has been good in my case as most of the expensive RX has been administered through the Providence Cancer center. With no separate billing for it its fall under my stop loss, which I'm fortunate for that.

On the medical costs, I'm accruing \$10k plus a year in deductible, co-pay and up to the stop loss. I'm paying the minimum payments and will NEVER get caught up. I have been turned into many collection agencies and my credit is ruined which also effects my families future. Another factor that effects my financial situation is the rest of the families medical expenses added to mine also. We are a family of three who live without any debt other than the mortgage and medical. No car payments or credit cards. With our low debt and very frugal lifestyle we still have have to liquidate assets to make ends meet.

I am 100% eligible for Social Security disability. The catch there is you have to be on SSD for 24 months before your eligible for Medicare..... Then only myself and minor child would be, not my wife. So I'm basically on the work until I tip over plan!

Respectfully,

Scott Waggoner and Family

Scott Waggoner

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