

Both my husband and I are on Medicare now. We have part A and B and Advantage Programs through part C. It works so well for us. We need to expand this type of health insurance to the rest of the nation. We are the only industrial country in the world that does not have universal health care of some kind. It had been a God send for me and my husband. The prices were brought down.....way down and usually covered the entire expense of a Xray or C Scan. That is how it should be. When I was younger I had both hips replaced. The first surgery went well. I had limited insurance that covered the surgery but not the physical therapy. I did that at home. The second hip I developed a blood clot which got me an ambulance ride to the hospital. My ambulance bill that was suppose to be covered but there was a cap on the coverage. I had to pay the difference. I also developed walking pneumonia from the staff at the hospital after I had my second hip replacement. This complicated the blood clot treatment because I was so sick. I had to go to the hospital daily for two weeks and get in a wheel chair to get to my appointment to check if the meds were the right amount to thin my blood. I got short of breath twice from the pneumonia and ended up in the emergency room at over \$5,000. each time and finally admitted to the hospital the third time but they called it out patient treatment even though I was in the hospital for 3 days. Out patient coverage had a cap on it that was already spent. The final bill was \$33,000. My husband worked with the hospital and the insurance company and finally got a hold of the state of Oregon manager for insurance company fraud. The bill was finally cut down to \$13,000. Which I paid off a little at a time. I cried over this not knowing how I would cover the bill. What a night mare!!! It all had to do with the insurance company having loop hole to get out of paying for my health care. With Universal Health Care that would not have happened. We have good friends in Denmark. They have coverage without question. It would be cheaper for America to go to Universal Coverage (no insurance premiums) and get the bargaining power of the whole population of the USA !!! Drug prices would also go way down, as they are in other countries.

Thanks for listening,
Emily Start