



Chair Salinas and members of the committee, I am Denise Chilcote and I am a member of SEIU Local 49. I have been a A few years ago, I began working in the surgery department at a major non profit hospital. I was very excited to begin this job. I was a single mother working to better my life for my child. Two weeks into my employment, my appendix decided to fail. I had to have emergency surgery to remove my appendix. I was very worried about this because I was only two weeks into my employment which made me two weeks short of the beginning of insurance coverage. I was uninsured. But I thought I was okay because I knew the hospital had a charitable program that provided funds for these situations. I could apply for the program to help manage the costs of my surgery because it is set up for those who are uninsured and having emergencies.

After applying for the help, I was quickly denied. They stated my income was too high. But I was uninsured and just began my employment, so I appealed the decision. I was denied again and found myself stuck with over \$25,000 worth of bills for the overnight stay and surgery. A surgery I would have died without having. I went to the surgeon, whom I worked for and he thankfully wrote off his portion of the bill and I was able to do the same with the anesthesiologists. This left me with the hospital portion of the bill of \$20,000. I worked for this hospital. I was unable to pay the \$500 per month they wanted, being a single mother and therefore sent to collections. My employer sent me to collections.

I worked with the collection agency to keep my wages from being garnished, but it took me over 5 years to pay off this \$20,000 debt that could have been easily covered by the hospital I worked for. They didn't write off a penny.

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