Submitter:	Maryann Beirne
On Behalf Of:	
Committee:	Senate Committee On Rules
Measure:	SB1089

Chair Lieber, V. Chair Knopp and Rule Committee members:

I write in support of SB 1089 to establish a Governing Board for a Universal Healthcare System.

Even though I have almost a PhD in Biology/Zoology, I was unable to find work for over 20 years because of age discrimination which I learned about as I looked for fulltime work in my field. A casual conversation at a public gathering with a person who worked in Human Resources told me I couldn't find a job because I was over 40 yo. She said that health insurance companies were telling companies not to hire older workers because their insurance premiums were too high. So I got to spend 20 years being under-employed and without health insurance. I went to school, got a good education, got a job, create a Curriculum Vitae of many accomplishments, but then became a victim of a system I had no control over. As I told the HR person, I'm healthier than most of these morbidly obese 30 year olds. She said it's the actuarial data that I'm fighting against even though I've studied and abided by the 'owner's manual' for years.

I'm probably not the only person to whom this has happened. Coverage for health insurance being tied to employment is not an equitable system. The self-employed would join me in this protest.

I finally aged into Medicare and have health insurance but this barrier also affected my Social Security monthly check because it is based on my earnings for all the years before retirement. Since I was excluded from good paying jobs by health insurance age discrimination, my retirement living has been diminished. The tangled, tentacles of health insurance do reach into long ranging effects on people's lives. The Universal Health Care Plan Governance Board needs to be funded to create the Health Plan which will remove this hidden surprise to hard working people who then are barred from contributing to the common good through their work and talents, and building a good retirement because of their age.