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# NEVADA HEALTH CARE REFORM PROJECT

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## STATEMENT TO THE NEVADA STATE LEGISLATIVE SENATE COMMITTEE ON HUMAN RESOURCES AND FACILITIES

My name is Ruth Mills. I am president of the board of the Nevada Health Care Reform Project. Our project began in 1993 with about a dozen organizations organized by the League of Women Voters. We are a coalition of consumers, organized labor, seniors, disability groups, religious organizations and health care professionals. We represent more than one half million Nevadans who are part of our ninety-eight member organizations. Our mission is to assure all Nevadans quality, affordable health care.

We would like to commend Senator Neal for introducing SB 289. Access to health insurance is a priority issue of our coalition and a growing need of those who live in Nevada. The combination of a slowing economy and rising costs of health care are resulting in a loss of health insurance for a growing number of citizens. As budgets tighten, businesses scale back coverage or pass more costs on to their workers. The result is that the ranks of the uninsured now cut deeper into the middle class. A recent analysis of U.S. census data shows that almost one in three people under the age of 65 were without health insurance at some point during 2001 through 2002. Ninety percent of them were uninsured for at least three months, and about 80% were in working families. In all, 75 million Americans were faced with a lack of health insurance. Nevada ranks near the top in uninsured with 300-400 thousand lacking insurance and this number will likely continue to grow. Please see the attached letter sent to a local doctor depicting one set of problems faced by an uninsured Nevadan.

Numerous studies have shown that people who lack health insurance are more likely to put off seeking medical care until later stages of illness when the cost of care is more expensive. Studies have also shown that the most cost-effective way to provide care is to focus on prevention and provide early and ongoing intervention for chronic diseases.

ALZHEIMER'S ASSOCIATION  
AMERICAN ACADEMY OF  
PHYSICAL MEDICINE AND  
REHABILITATION  
AMERICAN ASSOCIATION  
OF UNIVERSITY WOMEN  
AMERICAN FEDERATION  
OF LABOR-CIO  
ARTHRITIS FOUNDATION  
CHURCH WOMEN UNITED  
CLARK COUNTY MINISTERIAL  
ASSOCIATION  
CULINARY WORKERS UNION  
LOCAL #226  
HEALTH INSIGHT  
HEMOPHILIA FOUNDATION  
OF NEVADA  
LEAGUE OF WOMEN  
VOTERS OF NEVADA  
LUTHERAN ADVOCACY  
MINISTRY IN NEVADA  
MEN'S CRUSADE AGAINST  
BREAST CANCER  
NATIONAL MULTIPLE  
SCLEROSIS SOCIETY  
(NEVADA CHAPTER)  
NATIONAL ORGANIZATION  
FOR WOMEN  
NEVADA COMMUNITY  
ENRICHMENT PROGRAM  
NEVADA COUNTY HUMAN  
SERVICES ADMINISTRATORS  
NEVADA DIETETIC  
ASSOCIATION  
NEVADA HEALTH CARE ASSOCIATION  
NEVADA HEALTH CENTERS  
NEVADA LAWYERS FOR  
PROGRESSIVE POLICY  
NEVADA NURSES  
ASSOCIATION  
NEVADA OPINION LEADERS  
FORUM ON DISABILITY  
NEVADA SERVICE  
EMPLOYEES UNION  
SBIU 1107  
NEVADA STATE  
EDUCATION ASSOCIATION  
NEVADA STATE MEDICAL  
ASSOCIATION  
NEVADA TRIAL LAWYERS  
ASSOCIATION  
NEVADA WOMEN'S LOBBY  
PILOT INTERNATIONAL  
FOUNDATION  
PLANNED PARENTHOOD  
(NEVADA CHAPTER)  
(MAR MONTE)  
PROGRESSIVE LEADERSHIP  
ALLIANCE OF NEVADA  
RELIGIOUS ALLIANCE IN NEVADA  
SENIORS UNITED  
SOROPTOMIST  
INTERNATIONAL OF  
GREATER LAS VEGAS  
STEROID WARNING NETWORK  
WOMEN'S DEVELOPMENT CENTER

We acknowledge that a weak economy also means lower tax collections and tighter government budgets, but we also know that lower health care reimbursements to providers over the last decade has created a fragile health care system "safety net" that may collapse under further strain.

Our coalition would welcome the opportunity to work with State government to find solutions to this growing problem and we appreciate the opportunity to provide supportive comment on this important bill.

Please pass SB 289 and get on with the business of caring for the uninsured.

DI. 225  
I may not be able to make my appointment with you on April 4th. I received a letter from Medicaid last week stating that my coverage was ending at the end of the month. When I called to find out why, I was told that I had previously been on a federal version of Medicaid whose grant had run out, and that I now made approximately \$30.00 too much to be on the state program.

I told them that I was requesting a hearing, but, since I was on SSDI rather than having a job, my benefits could not be temporarily extended until the hearing. I also also contacted Social Security to see if they could reduce my payments so I could re-qualify and they told me they are unable to do so. I then e-mailed Social Security at the state level and received a response on my answering machine to contact Nye County Social Services to see what aid I could get there.

I'm not sure what to do next. I'm going to put in my request for a hearing, and contact legal aid to see if they can help this in any way, as well as contacting Nye County Social Services, but I'm not seeing much hope. At least I still have Medicare, but with all the co-pays for doctor visits as well as for what medical supplies I need that they do cover, as well as the lack of proscriptions, I'm not sure what I am or am not going to be able to do or get as I only make approximately \$1,060 a month and my mortgage by itself is \$600.00.

Further, although I keep hearing about co-pays, I've yet to hear how much these co pays are supposed to be. Do you have any suggestions on someone I can talk to that might be able to provide some assistance, or at least some information on how all of this works and what my possible options are? Another wall I've run into is that neither Medicaid nor Social Security knows how the other functions. There has to be a resolution. Social Security, as they've proven all to many times, can adjust my payments when THEY think I'm making too much.

Wesley