

**Testimony on House Bill 119
Before the House Human Services Subcommittee
April 4, 2007**

Presented on behalf of Voices for Ohio's Children

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Good Morning (Afternoon):

My name is Pastor Darryl Grayson. I live at 640 Torrence Drive in Springfield, Ohio. I am the pastor of the Mount Zion Baptist Church, a church located in the city of Springfield. I am married and have five children, four of whom are still minors ages 4, 6, 11 and 12 and live at home. Our fifth child is now an adult, is married and attends college.

For the past year my wife Sheila, our four children, and I have lived without health insurance. We, like so many other Americans, have found ourselves in place where we do not have health care coverage through an employer. The rising cost of purchasing self-insurance remains above our financial means, and yet our incomes are too high to qualify for medical assistance in Ohio. We stopped paying for health insurance one year ago because we could no longer afford it.

According to the Federal poverty level guidelines, our household income for our family of six places us between 250 and 300 percent of the federal poverty level. Yet, our children do not qualify for Ohio's Healthy Start, which only permits families whose incomes are at or below 200 percent of the federal poverty level to receive coverage. As parents, Sheila and I do not even come close to qualifying for Ohio's Healthy Families Medicaid coverage, and we have discovered there are no other low-cost private or public plans available for us to purchase.

The church where I serve provides my family with a health insurance benefit, but this benefit does not pay enough for us to purchase self-insurance, even though \$440 of my income per month is designated as a health benefit. Plus, I still pay taxes on this money even though it falls way short of what we need to purchase health insurance and meet other expenses. We cannot afford to pay more than \$600 per month to insure our entire family, which does not include the deductibles, co-pays and other out-of-pocket health costs that would need to be paid.

In our situation, my family must pay for all of our medical expenses out of our own pockets. We go to an urgent care center when we get sick. Recently we paid more than \$400 out of pocket when strep throat spread through our family and we all needed physician visits and prescriptions. We pay out of pocket for our children to go to the pediatrician for check-ups and their routine immunizations because we try not put off health care, especially for our children. Unfortunately, sometimes my wife and I do put off seeing a physician.

Our greatest fear is that our family is living with a great deal of risk daily. I am very concerned and I live with the discomfort and fear that just one playground fall, bicycle accident or serious accident to my wife or me could devastate the physical and financial health of my family. On a very frequent basis, I talk with elderly who must choose between food and medicines, and also with parents who, like ourselves, have inadequate or no health care coverage for themselves and their children. We pay taxes. We contribute to the economy and we serve the needs of people living in our community. We're not looking for a handout and we're willing to pay our fair share for insurance and care, but as long as the playing field is not level or fair, paying that cost will still be outside of our financial means.

I ask you today to support raising the eligibility for Ohio kids to receive Medicaid to 300 percent of the federal poverty level so that my children and others are eligible and have access to health care benefits. I also respectfully request that you support the proposal to create options for working parents to have access to low-cost coverage as well, perhaps through a cost-sharing program for those of us who can afford to pay something as long as it remains affordable based on our income and family size. Hardworking citizens such as ourselves deserve these opportunities.

Yes, there is a cost to accomplish this. Yes, it is going to take much hard work and even a shift in our thinking to make it happen. But, how many more children and people are going to have to live without adequate health care before we do something about it? How many people are going to have to live with serious debilitating, and in some cases, life threatening, health issues because they don't have insurance. You can make a difference. You can enhance the lives of so many people just by helping them gain access to affordable health care. If you were in my shoes, you would hope someone would do the same for you.

Thank you for this time and I hope each of you has a great day. I am happy to answer any questions you may have.