



Healthcare **voices**

Real people,
telling real stories
about insurance
gains and losses.

Sponsored by the
Nassau-Suffolk Hospital Council



Nassau-Suffolk
Hospital Council, Inc.

With lives on the line,
how will you protect the
health of those you serve?

The numbers are high.

3.6 million New Yorkers
have received health
coverage through the
Affordable Care Act,
since it began in 2013.

But what about
the people
behind those
numbers?

What happens if you take
away their life-saving
medical coverage?

It's hard to think about
the survivors behind the
stats. This Healthcare
Voices campaign aims
to shed light on those
individuals, by bringing
their stories to life.

Some heartwarming,
some heart-wrenching.

It is our hope that by
realizing the lives at
stake, those with the
power to enact change
will understand exactly
what change means to
the people they're

sworn to serve.



The Nassau-Suffolk Hospital Council (NSHC) represents all Long Island hospitals.

The NSHC enhances healthcare for all Long Islanders by speaking for its member hospitals before lawmakers, regulatory agencies, the media, and the public.

But the organization is much more than that. Stacy Villagran has overseen health insurance enrollment programs at the NSHC for the past 16 years. The NSHC is a certified navigator agency providing enrollment assistance in the insurance exchange, and a subcontractor for the New York State Consumer Assistance Program for the Aged, Blind, and Disabled. The Nassau-Suffolk Hospital Council has been providing these types of enrollment services for years, even before the Affordable Care Act was put in place. Stacy and her seasoned staff have been providing enrollment assistance for over a decade, and know what life was like for people trying to access health insurance before the ACA was there to help.



Nassau-Suffolk Hospital Council's Senior Director of Health Insurance Programs, Stacy Villagran

"Have you ever had to look into the face of a young mother with cancer, and tell her she makes \$20 too much to qualify for health insurance?" Stacy recounts. "Almost every day, we were forced to answer questions like, 'What do I do now? What do I tell my kids? Am I supposed to go home and just die?' The only answer to be given at the time was, 'When you get sicker and can no longer work, come back and apply. You will qualify then.'"

The NSHC Navigator team knew just how woefully inadequate that advice was. But prior to the ACA, people who did not qualify for public health insurance could neither afford nor access private insurance – especially when they were sick.

The stories Stacy's team can share are heartbreaking, but very real.

Here at the Hospital Council, we believe that the Affordable Care Act isn't just about insurance. Whether an individual's coverage comes from the exchange or an employer, this is about healthcare rights and protections for all.

The consumers seeking the NSHC's assistance are from various socio-economic classes, races, religions, and genders. They are your neighbors, friends, and relatives. We hope these stories will help you understand why access to affordable health insurance is so vital. We want you to read these stories and see these people, rather than numbers and statistics. When making decisions that impact the health and well-being of your constituents, we want you to remember these stories, and these lives.

Find this story and more at coverage4healthcare.org/healthcare_voices

Everyone Needs Affordable Health Insurance, Because Life Happens

Blanca Fabian considers herself to be healthy.



Blanca Fabian, 60, of Nassau County

Thankfully, she rarely needs to visit a doctor outside of routine well exams and health screenings.

Still, when her husband retired last year, causing Blanca to lose her insurance, she knew she had to purchase health coverage for herself.

“You never know what could happen. Everyone needs insurance,” believes Blanca.

Employed by a small company that is not required to offer insurance to its employees, Blanca turned to New York State’s health insurance exchange for an affordable plan. And with the help of navigator Luz Arbiza, who works for the Nassau-Suffolk Hospital Council, an agency that provides enrollment assistance on behalf of the state, she found one. Blanca pays \$207.55 for a Silver metal plan.

Blanca, 60 years old, says she plans on working for as long as she can. She expresses sympathy for working families who can’t afford to buy insurance on their own.

“If Obamacare is repealed, it is going to be terrible for people who do not have the money to pay for insurance. They will get sick and be afraid to go to the doctor because of the bill,” says Blanca.



Her message to Congress:

“Do not end Obamacare unless you have another plan in place. Everyone’s life is so different.”

Essential Plan Coverage Rescues Hardworking LI Mom

When the renewal of Medicaid coverage for herself and her two sons was denied in December 2016, Tracy Baric was frightened.

Her marriage earlier in the year altered her household income, and based on information she found online, Tracy was left with the impression that she was ineligible for a public sponsored insurance plan. In reality, even with the combined incomes, the total household family income still fell within the public insurance income parameters.

This was the good news she learned when she met with Neffy Townes, a certified navigator at the Nassau-Suffolk Hospital Council, a lead agency for the New York State's health insurance exchange. Tracy says she broke down and cried in Neffy's office.

"**She made me feel like there is hope,**" said Tracy. "It was like she was in my head answering all my questions before I asked them."

Her family income qualifies her for Essential Plan coverage, the level of insurance coverage instituted in 2016 for individuals whose income is above the threshold for standard Medicaid, but who still cannot afford commercial insurance. Tracy has no monthly premium for her medical coverage and will pay \$31.86 for the vision and dental insurance she opted to take, instead of the \$1200 a month premium she was quoted for the off-exchange commercial plans. Those plans carry deductibles in the thousands and offer bare-bones coverage.

Tracy has some underlying health issues that give her pause for concern. Now with insurance, she says she will be able to resume vital medical testing. Her two boys qualified for enrollment in Child Health Plus.

"Financially, I can't afford insurance," said Tracy. "**If I lose it, all I can do is hope and pray.**" Tracy says she often worked two and three jobs as a single mom in order to provide for her boys. "I am an honest and hardworking person," said Tracy.



Her message to Congress is this:

"Not everybody is the same. I agree the health system needs change. But don't hurt those people who are hardworking and just trying to survive. Please don't hurt us."



Tracy Baric with Nassau-Suffolk Hospital Council's Senior Director of Health Insurance Programs, Stacy Villagran

Read Tracy's story and others at coverage4healthcare.org/healthcare_voices

Obamacare Health Insurance Saves Breast Cancer Victim

The death of her husband from cancer also signaled the end of health insurance for Ruth Zaporta and her two children.



Ruth Zaporta, 31, of West Babylon

That was in 2015. Uninsured, grieving, and struggling to get by as a single mom receiving Social Security survivor benefits, Ruth could no longer afford to pay for health insurance.

As the months wore on, Ruth says she became more and more tired. She felt less and less well. She told herself it was stress and grief. A concerned friend told her about the Nassau-Suffolk Hospital Council's program which assists individuals to enroll in health insurance sold through New York State's health insurance exchange.

"I called the number and reached out to Stacy Villagran," said Ruth. Stacy directs the agency's Navigator Program and is an expert at determining individuals' eligibility for insurance, including the tax credits and cost-sharing benefits for which low-income families are eligible.

"I tried to enroll through the online marketplace, but I kept messing up," said Ruth. "Stacy talked with me on the phone, took all my information, and ran it through the computer and found out I was eligible for Medicaid."

Newly insured, Ruth went for a physical in January 2016 to get to the root of her extreme fatigue. She was shocked to be diagnosed with a blood disorder called Idiopathic Thrombocytopenic Purpura (ITP). This is a chronic condition in which the immune system destroys platelets, not allowing the blood to clot properly. The slightest bump or injury could lead to hemorrhage. She now visits a hematologist every two weeks to keep an eye on her platelet count.

Then in June of the same year, she decided to go for a well-woman gynecological exam. That is when the lumps in her breast were found. A biopsy confirmed cancer and on June 8, at 31 years old, Ruth underwent a bi-lateral mastectomy. She now takes oral Tamoxifen to help prevent a recurrence.

"Without insurance, I could not afford my medications, or see the oncologist and hematologist. I have blood work done every two weeks," says Ruth.

The recounting of her story is very emotional for Ruth. She is still grieving the loss of her husband and worrying constantly about the health and emotional well-being of her two children who are now eight and 12 years old.

Changes to the Affordable Care Act could make Ruth's burdens even greater.

That's because under current rules, the Social Security income Ruth receives for her children is not counted as part of her household income. Without that budgeting rule, Ruth's premiums would skyrocket to as high as \$1,077 a month for her and her children.

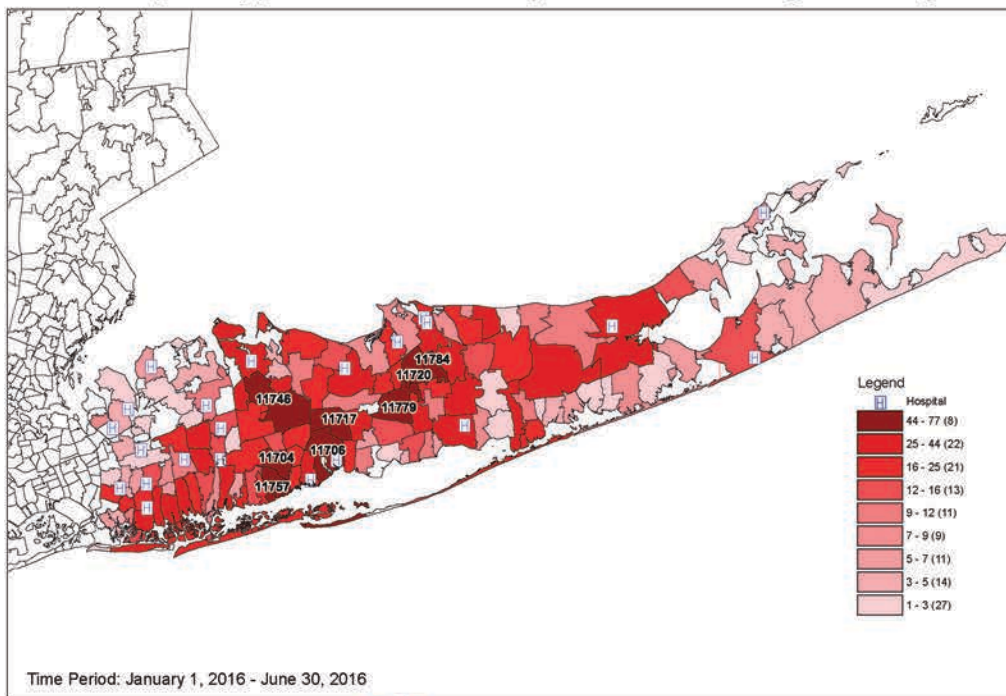
"That would be devastating to me," said Ruth



Ruth's message to Congress is this:

"I am a sole caregiver. I do not know what I would do without my health insurance. Give me and others like me the opportunity to keep our insurance. Healthcare is a right and a lot of us don't have the privilege to be healthy."

Heat map of applicants assisted by the NSHC Navigator Program



View Ruth's story and others at coverage4healthcare.org/healthcare_voices



ACA Proves Affordable and Uncomplicated for 55-Year-Old Widow

“I am not ready for more confusion. I am comfortable with Obamacare. It is not complicated,” says Margaret Catalano.

“I would not even know how to shop for insurance,” Margaret said, when asked her opinion about Congress’ current repeal and replace strategy for the Affordable Care Act.

Her message to members of Congress, or anyone else for that matter, is that her situation may **look** fine.

“But the real story is that **I am holding on as tight as I can**. If I were to lose my insurance, your guess is as good as mine as to what would happen to me and my son,” says Margaret, whose voice quivers whenever she refers to her 26-year-old disabled son, Michael.

Margaret recently enrolled in a qualified health plan, otherwise known as commercial health insurance, through New York State’s health insurance exchange. She pays \$207 a month for coverage for herself. Her son receives Medicaid. She was assisted by Jorge Rivas, a state certified navigator for the Nassau-Suffolk Hospital Council, an agency that provides enrollment assistance on behalf of the state.

“He sat down with me and helped me figure it out. He was so helpful,” said Margaret. She receives financial assistance, which enables her to afford the insurance.

Her husband died from cancer in 2014 and his employer covered the tab for COBRA until that coverage recently expired by law. Those on COBRA pay the full charge for the monthly premium, which is often out-of-reach for most Americans. Not knowing what to do, she contacted the Department of Social Services and they gave her the NSHC Navigator Agency phone number.

“I didn’t even need an appointment,” says Margaret. “Jorge was wonderful.”

A life insurance policy, wisely purchased by Margaret’s husband many years ago, is the 55-year-old’s only source of income. Caring for her son is a full-time endeavor.



Here’s what she hopes Congress understands:

“My son is my priority. I want him to be happy and taken care of. I want to make sure my son has a good life.”

What does the future hold?

Our elected officials are the only people who can answer that question.

The contributors to the Healthcare Voices campaign hope legislators will remember the people of Long Island as they make decisions that change lives.



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Nassau-Suffolk Hospital Council,
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not-for-profit and public hospitals

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