

February 8, 2017

Chairman Hawkins and Members of the Committee:

I stand before you today, a lifelong tax paying citizen who operates her own business in Allen County, Kansas. I am raising two granddaughters.

No one plans to parent their grandchildren, but that is the path our lives have taken. While it's not always easy raising two young girls, running my business, and helping assist my 78-year-old mother, I wouldn't change it. We're happy. And we're doing the best we can in sometimes difficult circumstances.

But I'm frustrated, and sometimes angry, that I now live in constant fear about what we'll do if I get sick.

You see, I'm uninsured. In fact, I'm one of able-bodied people the Kansas government has thus far denied insurance coverage.

Me. A business owning grandmother who picked up her granddaughters for a summer visit and realized the circumstances of their life depended on me to step up and provide their care.

When I assumed guardianship of my granddaughters, I was purchasing private health insurance. I received subsidies to make the insurance more affordable.

Then, when I assumed guardianship of my granddaughters, I earned too little money to qualify to receive subsidies to buy insurance through the marketplace. Insurance became too expensive for me to buy.

Because I live in Kansas, a state that has not expanded Medicaid, I found myself earning too much to qualify for the current KanCare program and too little to qualify for the market place.

Because of this, I've now been priced out of affordable health insurance. I don't qualify for Medicaid, so absent expansion, I'm left in the "donut hole."

It was two years ago that I had to give up my health insurance. Until then, I had always paid for it, but the prices started skyrocketing. My costs are \$499 per month.

It's crazy. I can't pay that and I don't know very many that could.

So today I live in fear because I don't have insurance. One emergency room visit or hospital stay could mean I would lose everything, not to mention I can never see a specialist, because they require insurance to even get an appointment.

When it comes to prescriptions, I pay 100 percent, or go without – something I've often had to do even though I make a livable wage – it's still not enough for medical care.

I am employed. I contribute to our state. I stepped up for my granddaughters and am doing my best to help them succeed. But I need your help. If something happens to my health and I can't treat the problem, our family unit breaks down. I don't want that to happen.

I respectfully ask for your vote on House Bill 2064 for KanCare expansion.

Suzann Emmons
Allen County, Kansas