## Statement for the Record

## Submitted by Craig Zolotorow Before the Committee on Energy and Commerce, Subcommittee on Health November 13, 2008 Treatments for an Ailing Economy: Protecting Health Care Coverage and Investing in Biomedical Research

Good morning, and thank you to Chairman Pallone, Ranking Member Deal, and members of the Subcommittee for having this hearing and for inviting me to speak to you today. I come before this committee as a proud and grateful enrollee in Maryland's Medicaid program. I am a student at Howard Community College. Right now I am only taking one class but I also work at the school newspaper as an advertising manager, copy editor, and staff writer. I hope to major in journalism so that one day I can work for the Washington Post or the Baltimore Sun. Medicaid has been a life-saving program for me, allowing me access to critical health care services that my family would not otherwise have been able to afford. I am here today to ask you to help states preserve Medicaid coverage for the millions of people like me in this country who rely on it every day.

I did not always rely on Medicaid. Until the age of 12, I had family health insurance coverage through my mother's employer. And thank goodness I did. My numerous chronic illnesses started in 1987 with the diagnosis, at age 2, of Common Variable Immunodeficiency, a mild form of the "Boy in the Bubble" Syndrome, causing continuing serious viral infections. In 1995, at age 10, I was diagnosed with Hodgkins Lymphoma. I am now a proud 13 year cancer survivor. Because of my diagnoses-- my family faced \$50,000 in medical bills (20 percent of medical bills totaling \$250,000)--and our family income, I became eligible for SSI, which automatically made me eligible for Medicaid.

In 1997, two years after cancer treatment, **I reached my lifetime maximum of \$250,000 on my mother's health insurance**, so I became reliant on Medicaid to cover the costs of: Chronic Sinusitis (requiring two surgeries), Meningitis, three Grand Mal Seizures, ACTH Deficiency, Hypothyroid, Anorexia, Bipolar Disorder, Asperger Syndrome, Colitis, Growth Hormone Deficiency, Hypertention, Anemia, Renal Disease, Nephrogenic Diabetes Insipidus and fevers up to 105 degrees. With this many chronic conditions, it was essential that I receive ongoing medical attention.

Unfortunately, individual insurance is not accessible to someone like me, who is disabled because of various health problems. These plans simply do not offer coverage to someone with health care needs as extensive--and expensive--as mine. And even if I am lucky enough to reach my dream and work for a big newspaper, employer sponsored coverage will probably not be enough. Just as I reached my lifetime limit one my mother's employer based coverage, I would likely quickly reach the limit on any coverage I receive through a future employer. Luckily, my Medicaid coverage in Maryland allowed me to receive the care I needed to cope with my health challenges. Medicaid is an irreplaceable lifeline for me.

Given all of my diagnoses and the treatment that I needed, I don't know what I would have done without Medicaid. I have been followed by 12 different specialists at the Johns Hopkins Children's Center and now in adult medicine for 20 years. During my cancer chemotherapy in 1995 while still on my mother's employee insurance I was discharged after a one-week hospital stay. I returned just 5 hours later with a fever of 104. The insurance company had refused to pay for any more days for that hospitalization. Medicaid never discharged me before my medical team felt it was appropriate, instead I was able to get the medically necessary care I needed.

Medicaid will be covering my treatment for Occupational and Physical Therapy. As a child, I never had the opportunity to just go out and play and build up my muscles like other kids in the neighborhood. The muscles in my hands are so weak that I cannot type as much as I should for school or, in the future, for work. I started college this fall and hope these therapies will increase my stamina and help me sustain the rigors of college and pursue a future career. In many states, I would be in danger of losing access to these important services, and that would put me at a severe disadvantage both in terms of my education and my future career prospects.

Some services—including physical and occupational therapy as well as prescription drugs, dental services, and other important benefits—are optional under Medicaid. That is, although states must provide Medicaid to certain people, there are certain benefits they are not required to offer or that they can cut. Because states are facing such dramatic revenue declines and budget shortfalls in the coming year, many have enacted or are considering cuts to Medicaid, including to these so-called "optional services" that people like me rely on.

Medicaid is an excellent program that provides excellent medical care to the most vulnerable Americans. It needs to be protected, particularly now when many states might be looking to make cuts. If my state cut had to cut Medicaid, I would be at risk of losing critical health care services that help me live, and that will allow me to achieve my potential and lead a productive life.

As Congress considers how to protect Medicaid in these tough economic times, I hope you will think of the millions of people like me who rely on Medicaid and could see their lives significantly harmed if we are unable to receive the care we need through this important program. Now is the time for Congress to increase federal support for Medicaid to prevent states from making any further cuts.