

Testimony of
Elizabeth Wilson
Before the
Subcommittee on Health, Education, Labor and Pensions
U.S. House of Representatives
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Field Hearing on
“The Recent Health Care Law: Consequences for Indiana Families and Workers”

Chairman Roe, Ranking Member Andrews, and members of the subcommittee. Thank you for the opportunity to testify today on this important topic. I am honored to appear before you today. I would also like to thank Young Invincibles for helping to give me the opportunity to share my story.

My name is Elizabeth Wilson, and I live in Franklin, Indiana. I am a prime example of how the Affordable Care Act has benefited young people and their families in Indiana. Since the year I turned 21, my health deteriorated for no known reason. Coping with this sickness forced me to leave school for what should have been my senior year of college at Butler University.

On my 23rd birthday, while I was in the hospital for acute pancreatitis, I aged out of my mother's insurance. Luckily, my family had access to COBRA, and my mother was allowed to maintain coverage for me for a brief period, at my family's expense. As you might expect, the high premium put a heavy financial burden on my family and me. Without the federal dependent coverage extension, and considering the long string of health challenges that I've faced over the past few years, I could have seen dire financial and health outcomes.

I could not have continued to pay the mounting healthcare bills to the hospital, my primary care physician, or the various specialists that I had been seeing for the past few years if I were not able to reenroll in my mother's health plan in January 2011 because of the Affordable Care Act. Now that young adults can stay on their parent's insurance until the age of 26, I have good coverage to help pay for the ongoing doctors' visits and medical issues that I face. I can't tell you how good it feels to be insured, saving for grad school, and trying to put my best foot forward and deal with my condition.

I wish that I could tell you that my health problems were solved, but unfortunately, they're not. I finally got a diagnosis this past year, with a condition called Undifferentiated Connective Tissue Disease. It is an autoimmune disorder, and that means I will be dependent upon on drugs, doctors' visits, testing, and therapies for the rest of my life to manage my symptoms and obtain a quality of life that all young Americans hope for. What is more worrisome is my doctors' concern that my condition is caused by the early stages of a more serious disease like Lupus or rheumatoid arthritis. Luckily, I know that any insurance that I have can't put a lifetime cap on what they will

cover for my condition. They also can't kick me off just for being sick, even if my condition worsens. This knowledge brings me some peace of mind.

My litany of health problems also means that I'll have the dreaded "pre-existing condition." But just after I age off my mom's plan, discrimination based on pre-existing conditions will be prohibited, and insurance companies won't be able to discriminate against me anymore for something that I can't control. It's difficult enough to start out as a recent graduate and try to make it these days. To do that with the extra burden of severe health problems, plus the full financial burden of treating them, is just too much.

I'm certainly not alone in my struggles with health care or coverage. In fact, both my younger brother and my best friend went without coverage for more than a year, and a family friend is now in a nursing home because she had no access drugs that could have slowed the progress of her multiple sclerosis, forcing her leaving her two children with an 18-year old relative. Over the next few years, reform will help address all of that, with expanded affordable insurance options, and access to preventive care: *those* are the consequences of the recent health care law for Indiana workers and families.

I am now 24 years old. I have finally graduated from college. After spending another year out of school to deal with my medical problems, I will be starting at graduate school within the next academic year. Because of my health problems, I will be starting two years later than I'd originally planned. But thanks to the health care I have received and will continue to receive because of the Affordable Care Act, I will at least have the opportunity to start at all.

We are all vulnerable to unexpected illness or injury, regardless of our age. My story is far too common a reality that could have ended in a more tragic tale. That tale was prevented by the recent health care law.