



Virginia MIRC <vamirc@mirc.virginia.gov>

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## New MIRC Comment

1 message

Tue, Oct 8, 2013 at 10:49 AM

Reply-To: [REDACTED]

To: vamirc@mirc.virginia.gov

**First Name** - Judy

**Last Name** - Miller

**Organization Name** - Mountain Empire Older Citizens, Inc.

**Comment** -



comments for MIRC.pdf

178K

As a care coordinator at an area agency on aging, I began recently to avail myself of opportunities to learn more about the health insurance marketplace in Virginia. I simply could not believe what I was hearing! The poorest Virginians are not going to be able to get coverage through the marketplace? They are not even going to be able to apply? During a question and answer session, I asked for this to be clarified believing that I had misheard or misunderstood. I had not misunderstood. Because Virginia has not opted to expand Medicaid, individuals with income at or below the poverty level will not be covered. These people include low-income older persons who have not reached Medicare age. They include persons with disabilities who have begun receiving a Social Security check but must wait 24 months for Medicare. They include younger people who work hard every day in low-paying jobs which do not provide health insurance. These are people who could be covered if Virginia chooses to expand Medicaid. They are people who for a while saw a glimmer of hope only to have it dashed.

Have any of the people making this decision ever been really poor—through no fault of your own? Put off going to the doctor when you were very sick because you had no insurance? With the possible result that you got even sicker and ended up with an even larger medical bill? Went to the emergency room and incurred a huge bill you would be unable to pay because you had no insurance and no money to walk into an urgent care clinic? Ever made an anguished decision to postpone taking your child to the doctor because you had no insurance and no money? I beg you to think about these things, to imagine yourself in these situations, and to make the compassionate decision.

I'm sure that you have access to and have had every study done one way or another brought to your attention. So you know that it looks like expanding Medicaid will not only not cost Virginia more but, with the federal dollars that will be available and the offsets to state funded programs, might end up saving the Commonwealth money. You know that expanding Medicaid will have the effect of bringing federal tax dollars paid by Virginians back into Virginia. So I will simply ask you to consider **the real people who will be hurt by a decision not to expand Medicaid.**