Two and a half years ago my daughter gave birth to a little boy, who within hours of birth would be identified as having DeGeorge Syndrome. He was rushed to Children's Hospital where a week later the surgeon re-built his heart. There were a few other things as well, a club foot, one cystic kidney, a compromised immune system, along with other long term medical needs.

My daughter, her husband and the rest of us would quickly learn how the for profit medical world operated.

Within a week and a half of surgery the HR person started calling to find out when he would be going home. These phone calls only put stress on all of us, he wasn't out of the woods yet. Sutton finally went home 5 weeks after surgery. Their home suddenly looked like a hospital, He was still hooked up to a few monitors and was being fed through a tube in his stomach.

In the months that followed my daughter fought for the needs of her child. His age and his feeding tube meant all his medication needed to be liquid, causing them to be more expensive. He had as many as three or four doctor visits a week. My daughter was unable to work in order to assure his needs would be met. He went by ambulance three times in the next seven months because of breathing problems.

My son in law works for Trivent, which sells insurance. He thought they were well covered. However, their total out of pocket expenses were about \$25,000 for the first year of his life. As a young couple with two kids they could not afford an expense like this. Fortunately there were three sets of grandparents to help out, but many couples don't have that luxury.

For the rest of his life he will have a Heart Specialist, Immunologist, Pediatrician, Respiratory Doctor and Therapist, Nutritionist, Speech Therapist, Orthopedic Doctor and Physical Therapist. He will probably exceed the out of pocket maximum for his insurance policy every year of his young life.

(Linda S Froiland Gridley)

Distinguished members of the Council. My name is Stella Obadiya. I am a registered nurse from Bethesda hospital. I stand before you in support of the MN Health Plan and Medicare for All resolution.

I want to thank you for your continued support to keep Bethesda and St. Joe's hospitals open for their unique and very necessary healthcare access in St. Paul. Under the current healthcare system, huge healthcare corporations make decisions about where to open, or close, healthcare facilities based on their bottom line, not on the community's healthcare needs. As a nurse leader at Bethesda, I know firsthand that the specialized services provided by Bethesda (one out of 2 LTAC) hospitals in the twin cities area are critically important. Under the MN Health Plan and Medicare for all, placement of healthcare facilities will be determined through regional

planning based on the health needs of the community, not the profit or reserve margin of corporate healthcare.

At the beginning of the COVID-19 pandemic, Bethesda was designated a COVID specialty hospital. It was clear from the start that M Health Fairview had no preparedness plan to face a global pandemic. That's because they operate on a "just in time" business model when they should operate on the precautionary principle – we should not wait for scientific proof of harm before taking action to protect people's health. The MN Health Plan and Medicare for All prioritize planning for potential catastrophes saving money overall by shunning the current free market system that is now charging \$8 for an N95 mask that costs \$1 per-pandemic. As a nurse of color working at a hospital that treats our beautifully diverse community, I see firsthand the effects of racial disparities in our system. According to the Ramsey County community health assessment completed by the Health department...

- 72% of emergency room visits could be prevented if people had primary care.
- Up to one half of minority youth do not get needed mental health care.
- Over 50% of minority pregnant women in the county do not get prenatal care until the 3rd trimester.

The life expectancy for community members living in the neighborhoods of Rondo, Frogtown, and Downtown is over five years shorter than those living in the surrounding suburbs as it were. The Pandemic makes these statistics above even worse as all us have seen the practical example of what lack of and inadequate access to primary health care has done to the people in this communities, because of morbidity and comorbidity all as a result of inability to seek preventive care. Also, because of lack of insurance, they can only access health care via the ER thereby incurring more expenses on the already overburdened health care.

Racial health disparities are but one example of structural racism which in and of itself negatively impacts health. The MN Health Plan and Medicare for All establishes a system that finally allows us to start addressing these horrible racial health disparities.

I'm a nurse, whose practice is centered on patient care which has been completely lost in our current system. On behalf of the 23,000 nurses of the MN Nurses Association, I urge the council to pass the resolution supporting the MN Health Plan and Medicare for All.

Testimony to the Saint Paul City Council
August 5, 2020
Dan Marshall
Co-Owner, Mischief Toy Store
818 Grand Avenue
As the owners of a toy store for over 21 years in Saint Paul, we know all about puzzles. But instead of showing off games and toys to our customers, much of our time is spent trying to solve the puzzle of health care. With the Trump administration's ongoing attacks on the Affordable Care Act and now the Corona Virus pandemic, affording health care has become the number one threat to our

family business.

Before the Affordable Care Act, our family was paying an extraordinary amount for health care. Due to my wife Millie's juvenile diabetes, a pre-existing condition, private insurers refused to cover her. We paid over \$25,000 a year with insurance premiums and high deductibles. Instead of being able to invest in our business, we were barely afloat.

After the ACA passed, we purchased private insurance through the new exchanges. At first this were fairly affordable but the plans grew more costly every year. Later, when our business changed and our income decreased, we qualified for MinnesotaCare for several years. This past year, one of our local competitors closed and our income increased slightly. So, we had to purchase a high deductible private plan through MNSure, an increase of over \$1000 per month.

Then, of course, the pandemic hit. Our revenue, like almost every other small business in Saint Paul, has dropped significantly. Yet we are still burdened with these increased costs based on last year's earnings.

Because of our plan's high deductible, we think twice before seeking care. We learned recently that our kids have also internalized this hesitation when my teenage son, while chopping wood, accidentally hit his thumb. His main concern wasn't for the health of his hand but the cost to fix it. We had to argue with him in order to get him into the ER, where he got 18 stitches.

The puzzle of which plan we will or won't qualify for is extremely frustrating. Every year, I spend hours on hold with the county health department and MNSure attempting to re-enroll. It always happens during the last two months of the year, our busiest season. This past year, due to processing delays at Ramsey County, we received multiple conflicting notices about the status of our insurance. We weren't able to enroll in our MNSure plan until December 30th, a task I was forced to accomplish while riding my bike to work after waiting on hold for over an hour. As small business owners, we understand that uncertainty is part of the deal, but it should be uncertainty and risk from our industry, not our health care. We need to know that from year to year, we'll be covered. Small businesses in Saint Paul need a better solution.

For Millie, the increasing costs of insulin and drug prices mean there is absolutely no way we can go without insurance. The cost of insulin has skyrocketed from about \$60 a month to \$600-\$1,000 for the same medicine, another example of how privatized health care has failed our family.

With the COVID pandemic challenging the finances of every small business in the city, now is the time for change. Now is the time to create stable and affordable health insurance that's not tied to employment. Let's move forward to universal health care, protecting those with preexisting conditions and preserving the gains of the Affordable Care Act.

Hi Chris

Please support the resolution Minn Health Plan and Medicare for All. It's important we push for relief and safety net programs.

Regards, Peter Mitchell 1448 Berkeley Ave

Greetings,

I am a Saint Paul resident and father of two young boys. My wife and I moved to Minnesota last Spring. Since that time, the COVID-19 pandemic has re-shaped American society and the economy, undoing years of progress and leaving many of our fellow citizens sick, suffering, and in danger of losing their health insurance due to unemployment.

With the possibilities of a return to the workplace putting many in potentially dangerous situations and showcasing the limitations of employer-backed health insurance, we must respond in a bold and aggressive fashion. We shouldn't have anyone living in Saint Paul have to worry about how they'll pay medical bills on top of surviving a disease that's shown itself to be resilient and indiscriminate in who it affects.

Therefore, I'm writing to urge the Saint Paul City Council to co-sponsor the Minnesota Health Plan and Medicare for All act, while also urging state leaders to pass the Health Care Emergency Guarantee Act. We must acknowledge that the current crisis will not be an isolated occurrence. The threat of climate change/climate disaster and future pandemics shows the need for a new system wherein health care, free at the point of service, is made available for all.

I can think of no better place to pick up the banner for this fight than in Saint Paul.

Thank you for your time, Patrick Barb 930 Nevada Avenue West

To the council of St Paul,

I'm Michael O'Brien, born w/ half my heart and one functioning lung. I have a lifetime of heart/lung surgeries and advocacy for a better life for those who are born into permanent disability or who become disabled during their lives.

I am an elected member on 3 committees will the Disability Caucus of Minnesota. The Disability Justice Network and have been involved in many local and national campaigns to champion a better life for the 20% of American's with a durability.

Medicare for all or a universal Healthcare system is something I've been fighting to achieve for years now. As someone who has experienced countless times of massive debts and the inability to get access to Hospitals due to being out of network, too expensive or my insurance not being 'good enough' to cover basic necessities.

I've been in poverty my entire life just so I can get treatment through Medicaid. Our system is one that keeps the poor and disabled poor and out of work. It is incredibly hard for one to achieve success without losing all access with pre existing conditions.

I've met with Nelsie Yang in the past. She's one of the few people who I trust to go forward for people like myself if I were unable to continue my fight for equality.

The Disability caucus is in overwhelming support of a Medicare for all system. Because it makes us all equals, instead of the target for funding cuts or the target of the right as seen as lazy or useless. When we're all in this together, especially in a pandemic. When we all do better, we all do better.

Thank you for your time,

Michael O'Brien

Hello St. Paul City Council,

I'm a resident of the St. Anthony Park neighborhood in Ward 4 of St. Paul and I would like to voice my support for medicare for all in advance of the vote tomorrow for Councilmember Yang's resolution.

Best,

Sam Boughton

Dear St. Paul City Council and Councilmember Noecker,

I am writing in support of Nelsie Yang's resolution to affirm that healthcare is a basic human need, which must be guaranteed to all Minnesota and U.S. residents and to endorse the Minnesota Health Plan, Medicare for All Act, and Health Care Emergency Guarantee Act.

I believe that healthcare is a human right and every person deserves to receive care when they need it, no matter the cost. Last year my cousin's wife was diagnosed with cancer at only 27 years old. They had health insurance through her job, but the coverage was so poor that they had to create a GoFundMe or else go into medical debt. She was doing everything right by American standards by having health insurance through her job. But the system is flawed because by their very nature, health insurance companies take advantage of patients, and prioritize profits above all else. Insurance companies should have no place in healthcare, period. My cousin's wife is cancer free now, thankfully, but they are still paying off bills using their GoFundMe money.

It would be very meaningful for the St. Paul City Council to pass a resolution in support of single-payer healthcare. It would show that you understand the concerns of your constituents. My cousin and his wife live in St. Paul in Cathedral Hill. I also live in St. Paul, in West 7th. My personal story with healthcare and health insurance is long. I have built my adult life around the need for health coverage, and I'm now at a place of stability because of Minnesota's public health programs MinnesotaCare and Medical Assistance. Being on these programs the last few years has given me the freedom that every person deserves, where I can receive healthcare at a low cost and not live in fear of medical costs.

Please pass this resolution and show you support the Minnesota Health Plan, the Medicare for All Act, and Health Care Emergency Guarantee Act. These are big structural changes that might seem out of the realm of St. Paul City Council to some, but big changes can happen if we demand them, and as a councilmember you have an important role to play in pressuring other elected officials to support your shared constituents.

I would be happy to discuss these matters over the phone with Councilperson Noecker. Thank you for your attention.

Sincerely,

Mara Kilgore 734 Stewart Ave

Dear Council Members,

I am writing to urge you to support Councilwoman Yang's resolution to affirm that health care is a basic human need, which must be guaranteed to all Minnesota and U.S. residents and to endorse the Minnesota Health Plan, Medicare for All Act, and Health Care Emergency Guarantee Act.

In today's coronavirus COVID-19 world people need the support of their elected leaders to weather the medical storm presented by the inability of the national administration and Congress to act in the interest of the common good. People without health care can and will extend the time the pandemic lasts. More importantly lack of health care will serve to increase the number of deaths related to other treatable illnesses. This is not the way America should treat it's citizens!

Please support Councilwoman Yang's resolution to affirm that health care is a basic human need, which must be guaranteed to all Minnesota and U.S. residents and to endorse the Minnesota Health Plan, Medicare for All Act, and Health Care Emergency Guarantee Act.

Thank you for your consideration and support. Kenneth McInnis

I am writing asking the St. Paul City Council to endorse the Minnesota Health Plan, Health Care Emergency Guarantee Act and Medicare for All Act. Taking a stand for the people of St. Paul in saying healthcare is a human right. This pandemic is exposing the vulnerability of a health care system that is tied to job employment and a systemic change is necessary. Incrementalism is not adequate to get through this crisis and it will be even more devastating when the next epidemic occurs.

The health of our citizens is more important than the profits of the healthcare industry. When I was a child I had fear of going to the hospital, not because of any operation but because of the cost. I believed that any major operation would bankrupt my family and create a burden for my parents. The oppressive nature of not feeling like you have the option for help because of financial fears is something that needs to be eradicated and is brought into clearer irony as we are a country that likes to tout itself as the richest country in the world. My fears as a child have only grown in adulthood as I am faced with unemployment and mounting student debt. Medical treatment that is beyond an over the counter solution is not an option for me and when a vaccine is found for Covid-19 it is extremely unlikely that I will be able to afford it.

I hope you take my experiences into consideration and realize that in the American Healthcare system I am actually very lucky and do not have any preexisting conditions or a disability so I am not in a constant fight with the healthcare industry. I am only vulnerable when I need the system the most. These are the people that I think of most of all and hope you will as well.

A thank you to St. Paul Councilmember Nelsie Yang for bringing forth this resolution and alerting me to this great opportunity.

- Joseph Young

Hello City Council Members,

As a St. Paul resident I ask that you support Nelsie Yang's resolution today affirming that health care is a basic human need and that Medicare for All is needed for all Minnesotans. This goes beyond the current COVID-19 pandemic, as nobody should have to put off medical care just because they cannot afford it. It is the responsibility of those in power to support the powerless.

Thanks, Nick Baker

Hello Councilmembers,

My name is Cory Cole, MPH, and I'm writing today to urge you to endorse the Minnesota Health Plan, Medicare for All Act, and Health Care Emergency Guarantee Act. This resolution will be brought forth this afternoon by Councilmember Yang.

As a Saint Paul resident and an MDH epidemiologist who has been working day in and day out to help get Minnesotans through 2020, I could not support this resolution more. It is more important now than ever that we recognize health care as a human right, and not just a privilege for the lucky few. I know first hand from my work that the health of each of us is interconnected, and we as a community are only as safe as our least protected community member. In these circumstances, ensuring health care for all of our neighbors is not only a moral imperative but good policy likely to save lives.

Thank you for your time and consideration. I wish you a good afternoon.

Best,

Cory

Dear City Council,

As a resident of St. Paul, I urge you to adopt the resolution being proposed by Council-member Yang this afternoon. Healthcare is a basic human need and I aspire to live in a city that recognizes this and endorses real solutions to our current healthcare system, which has failed so many of my neighbors.

Thank you,

Tara Fugate

Dear Councilmembers.

I am a resident of Ward 4 and I wholeheartedly support Councilmember Yang's resolution to affirm that healthcare is a basic need for all. Please cosponsor the Minnesota Health Plan and Medicare For All Act. It only becomes more and more crucial for all Minnesotans to have access to affordable healthcare!

Sincerely, Rachel Willson-Broyles

Hi, My names Mark Terry and I am a St.Paul citizen. I think the proposed resolution to affirm health care as a basic human right by Nelsie Yang is phenomenal. It is a stepping stone towards getting the whole country on board. I'm asking for you to support it as well.

Hello,

As a resident of Ward 2, I fully support the Medicare for All & Health Care Emergency Guarantee Act. Everyone deserves full access to the care that they need -- not just those who can pay for it.

These measures are a necessary step to make our city more just and equitable.

Thank you, Nicolaas

Good morning, Saint Paul City Council —

I wished to submit these constituent signatures in-person (attached), but it was made difficult by COVID-19. Myself and many canvassers gathered these signatures from constituents in support of a City Council resolution endorsing Medicare for All H.R. 1384. If there is anywhere I could safely deliver them physically, please let me know.

We heard many heartbreaking and impassioned stories from neighbors who, even long before this pandemic, were suffering under a broken healthcare system. According to a recent HarrisX poll, 88% of Democrats and a supermajority of all voters support single-payer Medicare for All. In 20 consecutive state primaries, exit polls showed majority support for the policy. In the devastating wake of this pandemic, national support for single-payer continues to surge, and I urge the council to meet this moment by supporting the needs of the most vulnerable. Please endorse single-payer Medicare for All, the Minnesota Health Plan, and the Healthcare Emergency Guarantee Act!

In Solidarity,
Tim Johnson
Twin Cities DSA Health Justice

