

**TESTIMONY OF REV. GEORGE PHILIP HOY
U.S. CONGRESS SUBCOMMITTEE
ON HEALTH, EMPLOYMENT AND PENSIONS
JUNE 7, 2011**

My name is George Philip Hoy. I have been an ordained minister in the United Church of Christ for more than 50 years. I am now retired and serving as Interim Pastor of Zion United Church of Christ in Henderson, KY. However, I am a lifelong Indiana resident and have lived at my current home in downtown Evansville for 29 years.

I am Religion Co-Chair of Tri-State Jobs With Justice and Chaplain of the Central Labor Council. I also have been an elected official. I served on the Vanderburgh County Council for 12 years and in the Indiana House of Representatives for four years.

I speak in support of the Affordable Health Care Act. While I am a firm believer in a single payer health care system, the legislation that is now law offers numerous benefits to the State of Indiana and its citizens.

There are 28 definable benefits achieved in 2010 and 19 definable benefits in 2011. From personal and professional experience I wish to address a few of those benefits.

During the past few years, I have had open heart surgery, and my wife has been treated for breast cancer. Yet we count ourselves among the more fortunate citizens of the United States. If not for Medicare and the insurance we have through my denomination's pension board, we would be facing bankruptcy.

On Sunday, Paul, a member of our church who is now undergoing chemotherapy, said he couldn't wait until his last chemotherapy session in December. He added that immediately after his final treatment he will file for bankruptcy. He has a job but no health insurance. His medical debt, as of Sunday, was \$300,000. When he asked the hospital for help, he was offered a 10 percent discount.

The Affordable Health Care Act has a number of provisions for the less fortunate. It gives immediate access to affordable health care for uninsured individuals with pre-existing conditions. It also eliminates pre-existing conditions that exclude covering children. We have 17, soon to be 19 grandchildren. Four of our grandchildren have pre-existing health conditions. I am grateful that our grandchildren will be assured of coverage because of the Affordable Health Care Act.

Extending Dependent Coverage is also important to our family. One of our grandsons, an honors college graduate and one of the four grandchildren with a pre-existing health condition, is still awaiting an opening as a school teacher. He is single, living at home, and working as a substitute teacher. Thank God he is covered by his parents' insurance due to the provisions of the Affordable Health Care Act. We also have several nieces and nephews who benefit from the extended coverage for young adults.

Closing the so-called "donut hole" for those on Medicare is another important provision of the Affordable Health Care Act. Fortunately, my denomination offers my wife and me excellent prescription coverage. However, I have watched less fortunate retirees forced to visit food pantries because they could not afford both groceries and medicine. Or worse, I have seen cases of people cutting back on needed medicines without consulting their physicians because they couldn't pay their bills. Now, in addition to the \$250 payment they received and the new provisions of the law, they will not have to choose between buying groceries, paying utility bills, and paying for the medicines that they need.

Mandating the coverage of preventive screenings and immunizations is, in popular parlance, a "no-brainer." Just think about the cost and, more importantly, the prevention of suffering that flu shots alone ensure.

In Indiana, the increased funding for Community Health Centers will nearly double the number of patients seen over the next five years. For those whose main interest is in dollars and cents, these increased health services can only contribute to a stronger economy in the form of a healthier workforce.

The Act provides for more doctors where people need them, especially in low population rural areas. It provides funding for the National Health Service Corps for scholarships and loan repayments for doctors, nurses, and other health care providers. In Indiana this will help the eight percent of our population who live in an underserved area of our state.

Some 84,400 small businesses can be helped by the new small business tax credit that will make it easier to provide coverage to their workers.

The Act will give consumers some protections from negative policies of the insurance industry. Lifetime limits will not be placed on the coverage individuals receive. Insurance companies will no longer be able to drop people from coverage when they get sick. As mentioned before, children with pre-existing conditions cannot be excluded. An appeals process will be required. Patient's choice of physicians will be protected.

Some 28 reforms took place in 2010 and another 19 reforms are taking place this year. In subsequent years other reforms and benefits will accrue. It will take some time to live into all of the benefits.

In my opinion as a Christian pastor, adequate health care in the richest country in the world is a human right and a moral necessity. The Affordable Health Care Act moves us closer to achieving something very important as it relates to a term not used often enough in our political discussions. That term is “the common good.”

The nations of what is called the developed world have all embraced national health plans. The time is way past for us to catch up with them. The Affordable Health Care Act is not perfect, but it is a good giant step forward.

Tweaking the Affordable Health Care Act to make it better is one thing. Repealing it would be an unconscionable act by an unfeeling legislature. Repealing it would be immoral.

Thank you for holding this hearing and thank you for allowing me this opportunity to testify.