

In August of 2010, my husband lost his job. We couldn't afford COBRA. Between August and November of that year, he and I went uninsured. Our one year old daughter, Chessie, got coverage through CHIP. In 2016, my husband lost a second manufacturing job and, thanks to the ACA, we did not have to worry about going uninsured again. My employer's health plan would cost \$1,175 per month to cover the two of us. We pay \$60 per month for our son, Max, on CHIP, and Chessie is covered under the PH-95 Medicaid loophole. After my husband lost his job in 2016, we wanted to move closer to family in Ohio, Florida or Arizona. After learning Chessie would not receive the services that she needed for her disability, we knew we had to stay in Pennsylvania. Our lives are now fully tailored around the needs of Chessie. For example, my husband is now going back to college to switch to a career in the healthcare field which does not require moving from state to state to find jobs.

In 2018, my mammogram showed that I had 3 lumps in my left breast. Biopsies were done and, thankfully, all were benign. Had I been uninsured, and the results turned out differently, this could have led to disaster for my family and me. Before a followup mammogram in May of this year, a thought began to cross my mind. Would it be better to have my breasts surgically removed? What if we lose the ACA and I get cancer? It's sad that these thoughts are my reality, but it no longer seems realistic that a repeal of the ACA would come with an immediate replacement. I also had a pelvic exam performed two years in a row. When my doctor asked me why I had scheduled them this way, despite prior results showing I could go 3 to 5 years between exams, I explained that I was worried that I may not have insurance in the future. My doctor was glad that I elected to do this after my explanation. I am a licensed practical nurse who works in pediatric home care. My patients are on Medicaid, as well. My employment as well as my patients lives are also at stake when cuts get made to these vital programs.

Our daughter, Chessie, has been in therapy since 19 months. Over the years, she has received, occupational therapy and speech, including learning some sign language as a toddler. Speech and language are central to our daily lives. Listening to music, watching TV, reading a book, academically, socially and at work. At the age of 3, she was seen by 3 doctors. 2 diagnosed her with Developmental Language Disorder. DLD is a condition where children have problems understanding and/or using spoken language. She will have this in adulthood. The other doctor diagnosed her on the autism spectrum. All 3 doctors agreed she needs intense speech therapy. In school, she receives speech 3 times a week and O.T. once a week. She also gets speech and O.T. once a week outpatient. Last, a mobile therapist comes to our house 2 hours per week. The mobile therapist helps Chessie to appropriately express her thoughts and feelings, work on coping skills and practice social skills. Chessie gets 6 therapy sessions a week not including the mobile therapist. If Chessie loses Medicaid coverage and we had to pay, it would be \$1,920.00 a month just to keep her at the current level on therapies. The hard work of the many therapists in Chessie's life have improved her life skills tremendously. Today, she talks a lot. She continues to grow at a pace several years behind her peers. Last year, she was a C student. This year, at 10 years old, she got all A's and 1 B for the first time. In math and reading, she participates in a learning support classroom. Chessie is on a tripod. The legs represent the teachers and student aides, therapists and her parents. If she loses Medicaid,

she loses the therapists which tears down the tripod and the progress she has made. Socially, she is able to start conversations with her peers and chat with her friends when they play team-based video games. Chessie's progress is owed to the resources made available to her through the expansion of Medicaid. We are always fearful that those resources could be taken away. Chessie needs Medicaid. Without it, she would fall through the cracks in our society. If cuts occur to Medicaid in the future, it seems logical that children like Chessie will be the first to lose services because her medical condition is not life-threatening.

We are also aware of the exemption in the Fair Labor Standards Act which allows some workers with disabilities to be paid 1 dollar per hour or less. The resources that she gets from Medicaid now gives Chessie a better chance of having a job that pays at least minimum wage as an adult.