

Even though I have a high-paying job with good health insurance, I still struggle to pay medical bills for my chronic medical condition. I do what I have to in order to make it work, because nothing is more important than your health. It is hard, but at the same time I recognize that I am very fortunate to be able to afford decent care at all. Any reduction in income or coverage would render me unable to afford to manage this condition, severely degrading my quality of life. Those with average income and coverage certainly couldn't swing it, and my heart breaks for them.

I have friends who put off badly needed medical care, worsening their conditions, because they could not afford both medical care and rent, whose conditions worsened due to the delay. My uncle just incurred \$40,000 in medical debt over a severe infection resulting from a workplace injury. He lacks health insurance as he is unable to afford it, and so can afford this debt even less. As he is an independent contractor, he does not have access to worker's comp and suffered further loss of income as he was unable to work during treatment and recovery. He is now financially ruined over a minor workplace accident and has no way to recover.

I accept that no solution will be easy, inexpensive, or completely satisfactory. However, when people are having to chose between necessary medical care and rent, or are facing financial ruin over scraping their elbow at a job site, it's clear to me that the current system isn't working and it's past time to try something different.