

PRAISE FOR A FRIEND AND FOR THE AFFORDABLE CARE ACT

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To the editor: My friend Lynda worked for the local solid waste district for about 20 years. That district includes the seven counties of Howell, Wright, Texas, Shannon, Ozark, Oregon and Douglas. Her legacy can be measured in megatons of trash, recyclables, hazardous waste and illegally dumped waste.

With the help of local groups and individuals she organized and oversaw the development of the recycling centers in her district. Early in her career her group met the goal of a 40 percent reduction of local solid waste going to landfills. Year after year, working with her husband, she organized hazardous-waste collections. Throughout her tenure one illegal dump site after another was cleaned up. She kept clean-up costs way below the national average. This Ozark district is a cleaner and healthier place to live in because of her work.

As a private contractor, she had to purchase her own health insurance. Her catastrophic insurance plan had a \$10,000 deductible. At the end of 2013 her contract was not renewed and she found herself unemployed. She could no longer afford her health insurance and let it lapse. She had trouble applying on the Affordable Care Act Marketplace and one night when she couldn't sleep she succeeded in getting marketplace coverage at about two in the morning. Her new policy had a much lower \$3,500 deductible and with a subsidy she only has to pay about \$120 a month.

The new policy had no exclusions for pre-existing conditions. This is very important because about one month after getting insurance she discovered that she had a very serious case of bone cancer. Her condition is considered terminal. She has decided to stay at home as long as she can and enjoy her life as much as possible. Now she is receiving in-home hospice care, which includes financial help with her medicines. All of this is covered by her insurance policy. Coping with her illness has been very hard. But she cannot imagine the added pain and suffering that having no coverage would have caused. At least now she can focus on her family and her remaining time and not worry that she would pass on a terrible financial burden to her family.

Angry politicians tell horror stories about "Obamacare." My friends are telling me good stories. Considering how bad a situation Lynda is in, the Affordable Care Act has been really good for her and her family.

But I am sad for the working poor who are getting no help because our Missouri Legislature refused to expand the Medicaid program upward to meet the ACA. We are not getting the benefit of our own tax money.

The Missouri Chamber of Commerce says the expansion would be good for business. “Healthcare for all” stops foreclosures and bankruptcies and helps us to be a more competitive nation. All other developed nations have it, and spend less. If we make our voices heard, we can too.

Tom Rowley

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