

Testimony of Jessica Silk
Co-Chair, Student Committee
Public Health Association of NYC (PHANYC)
Before the New York City Council Health Committee
April 23, 2009

I am testifying on behalf of myself as an uninsured young adult in New York City. I am a graduate student at Hunter College, studying Public Health. I am in school for public health to better myself and the health of other New Yorkers, but going back to school full-time made me lose my previous health insurance.

CUNY does not provide or require health insurance for its students. They provide referrals to "low cost" options, but the premiums are not realistically affordable for me. I am a full time student and work part-time, so I currently live paycheck to paycheck. I have to put rent and food before health insurance premiums. I hope to protect my health by eating right and exercising, but I do not have regular doctor's visits and am only able to go to the doctor when an issue arises.

Last month, I had a pain in my hips and legs that concerned me, causing me to limp for weeks. Concerned that it was related to a previously diagnosed vitamin deficiency and related health problem, I went to a community health clinic with a sliding scale fee, which determined that I could afford \$50 per visit based on my \$11,000 part-time income. I paid the fee and was happy with the care I received; however, two doctors there could not figure out the source of my pain. At first they recommended blood work and other tests, but the doctors joked that the bill would give me a heart attack and so I left without any tests being performed. Instead, they advised me to go to an orthopedic specialist, warning that specialist bills are also expensive.

A month later, I am still experiencing pain that is preventing me from doing many of my normal activities that I enjoy as a young adult, from running to dancing. I simply cannot afford to go to a specialist, so I just have to hope that my body heals itself or hope that, upon graduation, I will receive employer-based health insurance. I'm afraid that the recent health problem I have is serious or that I am hurting my health further by not treating it, but I cannot afford to get the expert opinion and tests needed to give me either piece of mind or the treatment I need.

It's scary to not have insurance: I fear risking my health by not getting the regular care I need and I also fear medical debt if something unexpected were ever to happen. As well, it affects my mental health to worry about the consequences of not having health care.

I know that I am not alone in my fears, my worries, and my challenges. Many of my friends and classmates are in similar situations. We want health insurance, but it's not affordable.