

October 5, 2012

The Honorable Shelly C. Chapman

One Bowling Green

Courtroom 621

New York, New York 10004-1408

Dear Judge Chapman,

Thank you for the opportunity to write to you about the extreme hardship it would impose on me and my wife to lose our healthcare coverage. The only word that describes this loss is 'catastrophic'. I spent many years working to earn these healthcare benefits for my wife and me. Through those long years of back-breaking labor, I was confident that our senior years would be free from the worry of needing medical help and not being able to afford it. We trusted and believed that was the case. The potential loss of our healthcare coverage will undoubtedly shorten our lives and devastate us financially.

In the past nine months, I have been to doctors and specialty clinics in three states. I have developed multiple melanomas from my many years of outdoor work and it is extremely serious. I have undergone multiple surgeries and testing. I am scheduled for more procedures and uncertain about my prognosis. One of my surgeries had to be postponed because my blood pressure was dangerously high at 208/107. I had to be prescribed both an ace inhibitor and a beta blocker to control this condition. I have extensive arthritis and take an OTC NSAID medication because a prescription is too expensive. My wife has raised two boys to manhood and worked at various low paying jobs her entire life. She has no other pension or healthcare insurance. She drove a school bus until her spine could no longer take the rigors of driving and riding over gravel roads in a large school bus. She required surgery and multiple spinal injections and continues to take daily medication for the nerve damage. She does physical therapy to help her stay mobile. She still needs occasional spinal injections. She has also developed high blood pressure that requires medication and takes NSAIDs on a daily basis for

pain. In 2012, our out-of-pocket co-pays for procedures, medications, doctor visits, dentist, and optometrist are at nearly \$4000 with three months and procedures still left in the year. We live in a very rural area and have to drive or be driven by family many miles to see specialists and therapists. This year it has cost nearly \$2000 in gasoline costs alone to go to our respective appointments. We have paid or are paying for nearly \$6000 of healthcare expenses in a year while living on a fixed income with limited savings. This has been extremely difficult. Trying to pay our medical expenses with no insurance would truly be catastrophic to our finances and we would have to choose between life-saving medications and procedures or food and shelter.

Judge Chapman, the actions of these corporations are reprehensible and heinous. It is a calculated effort to void a sacred promise that was given for many years and that people worked for and counted on to care for themselves and their families. These companies are not fiscally bankrupt but it appears they are morally bankrupt. They have coldly and with calculation embarked upon a course to defraud the very people that have been the mainstay of their success. These companies possess the means to pay for what they promised. They cannot be allowed to take away the health, financial security, and perhaps the lives of those that trusted their word to be their bond.

Sincerely,

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