

Statement of Emily Schlichting
before the
Committee on Health, Education, Labor, & Pensions
United States Senate
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Good morning, everyone. My name is Emily Schlichting. I'm 21 years old and live in Lincoln, Nebraska. I am here today because my life has drastically changed for the better thanks to the Affordable Care Act. I would like to share with you just how health care reform has impacted my life.

The summer before my senior year of high school, when I was 17, I began experiencing a lot of odd symptoms, and none of my doctors could figure out what was causing them. My symptoms started as open ulcers that would get painfully and dangerously infected, and over the next two years intensified to include high-grade fevers, mysterious raised lumps on my legs, and swollen joints. After two years of visiting multiple specialists, receiving MRI's and cat scans, which was topped off by a week-long stay in the hospital during my first semester of college, I was finally diagnosed with Behcet's Disease, a rare auto-immune condition. As you can imagine, this was a lot to deal with as a young 18 year old barely out of my parents' house.

However, despite all that, I consider myself one of the lucky ones because my parents have amazing health insurance. And my condition, because of that insurance, was completely covered. Being sick is hard enough in and of itself. Luckily, I didn't have to worry about where my care was coming from or who was paying for it while *also* trying to adapt to a disease that has changed almost everything about my life. But when I did start to get my body under control, I realized that just because I had good health care under my parents didn't mean that being chronically ill at a young age was not going to impact my life.

When your health care is tied directly to your employment, your career opportunities become a lot more limited than you'd imagine. Suddenly, taking a few years off to work at a non-profit before graduate or law school was not an option because I would have dropped off my parents' insurance plan. Beyond that, I had to be extremely careful not to ever drop off an insurance plan because I have a pre-existing condition, which meant if I dropped off I would likely not be able to get back on insurance. Paying for my own health care out of pocket would bankrupt me. I regularly see two rheumatologists, an ophthalmologist, a dermatologist, an internist and other specialists for my condition. And that's when things are going well.

But, thankfully, with the passage of the Patient's Coverage and Affordable Care Act last spring, none of that is an issue anymore. The dependent coverage clause has been a godsend for me; it allows me to stay on my parent's insurance until I'm 26; it gives me that buffer time to figure out what career I want to pursue, and work for a couple years to gain experience and valuable job skills. Then if I want to go to law school or grad school I will be better qualified and better prepared for a future career. Gaining that experience is

something that is invaluable to me. I believe that allowing young people to stay on their parent's insurance gives us new freedom to work toward our goals without going uncovered. But even more important than that is the fact that the Patient's Bill of Rights makes it so that I can't be denied insurance simply because I have a disease I can't control. And that...it's changed my life in so many ways. I can't put into words how scary the idea of being sick and bankrupt at 25 is, so you'll have to trust me on this one. It's terrifying.

I can tell you over and over how much health reform has positively impacted my life, but I'm not the only young American that has been positively impacted by this legislation. I'm one example of millions and millions of young Americans who have been helped by this bill, whether through the Dependent Care clause or the Patient's Bill of Rights or the combination of the two, like me. Health care is something that is easy not to care about when you're young and you're healthy. But someday, all of us are not going to be young, and in my case, sooner, not so healthy. And when that happens, health care becomes something that matters almost more than anything else. Most people my age don't think about their health on a daily basis (and I'm honestly a bit jealous of that). However, that also means that my generation cannot fully appreciate just how much this bill does for them. We are one of the first generations that will be given free access to preventive, life saving tests and treatments that can stop fatal illnesses before they start. Young people are the future of this country and we are the most affected by reform—we're the generation that is the most uninsured. We need the Affordable Care Act because it is literally an investment in the future of this country. This law is important. It's really important.

Thank you.