

My name is Kim Frederick-Law. I am a happily married mother of 4 children, including a child born with Cerebral Palsy and seizure disorder in 2005. My husband owns his own business, and prior to the expansion of Medicaid, health insurance for our family had been a constant source of worry and stress. It began when our premature, identical, twins were born after a non-negotiable helicopter ride from Greeley (where we live) to Presbyterian Saint Luke's Hospital in Denver. Their 7 week stay in the NICU and the bill for the helicopter ride totalled hundreds of thousands of dollars, and put us deep into debt. When we had 4 children in the span of 4 years, returning to work for me was not a viable financial option. Particularly with a special needs child who did not even begin to walk until he was 4 years old and who had multiple surgeries and ER visits due to uncontrolled seizures. Without access to Medicaid for him, we would have been financially devastated by any one of those situations, and/or we may have lost our son. Individual insurance plans were upwards of \$1,500 for our family, and would not have covered Jack. Thankfully, our other children qualified first for CHIP and then Medicaid. My husband and I went without insurance or paid an exorbitant amount for inadequate insurance (\$800/month with a \$10,000 deductible and \$45 co-pays) for several years. Work requirements for Medicaid would have forced me to choose between caring for my children (and remaining eligible for coverage for my children), or getting coverage for myself. This bill will hurt working families with small children, and/or people with disabilities. Please consider your most vulnerable constituents when you decide how you will stand on SB18-214. We are paying attention, and we will remember how you vote.