

STATEMENT OF ARI GOLDMANN

HEARING BEFORE THE HOUSE COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM
December 9, 2014

Thank you Members, especially Chairman Issa and Ranking Member Cummings, for inviting me to share my story with you today. I am one of the millions of Americans who, thanks to the Affordable Care Act, have been able to pursue our goals free from the financial and physical implications of staggeringly expensive health insurance, or, in many cases, no coverage at all. These reforms have helped ensure that many Americans won't have to weigh crippling debt, or something as simple as nutritious food for their children, against access to even the most basic health care. I hope that my words today serve as a reminder of why the ACA, though imperfect, has measurably improved the wellbeing of individuals and families across the country.

I grew up outside of Boston and stayed in New England for college. My twenties were a decade of exploration and change, I had the freedom to switch careers twice, experience love and heartbreak, and revel in excitement and opportunity. At the same time, I watched friends become burdened with unforeseen medical emergencies and forgo access to preventive care.

I'm now 33 and have lived in Washington, DC for over eleven years. I'm healthy, have low cholesterol, and get plenty of exercise. When I turned 26, I decided to abandon my nascent career in nonprofit fundraising, a decision bolstered by the unbridled optimism of a twenty-something living in one of the most intellectually inspiring cities in the world. I didn't consider that, because I have two very common, and very manageable pre-existing conditions, I would be forced to navigate an intimidating and unfriendly health insurance marketplace. As I formed a vision for my next career I found great satisfaction in making a living working in the restaurant industry. Although I worked full-time at a restaurant with more than fifty employees, I was not offered any benefits. Undeterred, I ventured out to the individual market, and applied to several "brand-name" companies. One after

another, they turned me down. Ultimately, one company offered me a plan at around \$450 per month. Disheartened from the prior rejections, I enrolled, even though they refused to cover any prescriptions or office visits related to my pre-existing conditions. I conducted a basic cost-benefit analysis, and decided that I would rather be under-insured than not covered at all.

My two years with this insurer felt like an unending, morbid, exceedingly expensive joke. Claims were routinely rejected due to processing errors, usually with no explanation. Still, It was better than nothing. Then I received notification that, as of January 2014, my plan would be discontinued.

I'll admit that I was not looking forward to the process of enrolling through DC's health exchange. But despite all the technical glitches and dead ends being reported in the media, I applied. I contacted a navigator at Whitman Walker Clinic, who referred me to a broker. He answered the many complex questions I had about each individual policy I was considering. With his help, and at no cost to me, it took me just under an hour to sign up for a silver-level PPO plan. In terms of premiums alone, my costs were reduced by 60%, which means I'm saving over \$200 each month. I am able to keep all the providers with whom I've built trusting relationships over the years, all my pre-existing conditions are covered, and over the past year I've had much lower day-to-day out-of-pocket costs to manage my conditions. I've saved more than \$5,000 in all, which has made my decision to pursue my career as an independent consultant more viable. Isn't that so quintessentially American? Thanks to the ACA, I'm able to be entrepreneurial and take control over my own future, instead of finding and staying at an undesirable job because I can't afford to sacrifice my employee-sponsored health insurance. I no longer feel marginalized – I no longer need to resort to exorbitantly expensive, yet woefully inadequate, coverage.

Later this week, I have an appointment with a broker to look into my options for 2015. I have the confidence that I will be able to shop for a plan without fear of

rejection or exclusion for coverage. I can do the research to find a plan that will meet my needs.

When my old plan was canceled, I thought I was going to get similar coverage at the same cost. I didn't expect it to be this good. The unexpected thrill I felt after I enrolled was not only because I'm covered, but also because I am participating in a part of history. At the end of the day, I'm an ordinary man with a good education and from a healthy family. If the Affordable Care Act can help me, it can help anyone.

Committee on Oversight and Government Reform
Witness Disclosure Requirement – “Truth in Testimony”
Required by House Rule XI, Clause 2(g)(5)

Name: ARI GOLDMANN

1. Please list any federal grants or contracts (including subgrants or subcontracts) you have received since October 1, 2012. Include the source and amount of each grant or contract.

N/A

2. Please list any entity you are testifying on behalf of and briefly describe your relationship with these entities.

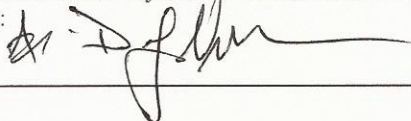
I AM TESTIFYING ON BEHALF OF MYSELF

3. Please list any federal grants or contracts (including subgrants or subcontracts) received since October 1, 2012, by the entity(ies) you listed above. Include the source and amount of each grant or contract.

N/A

I certify that the above information is true and correct.

Signature:



Date:

12-8-14