



# *Dallas Area Interfaith*

*"Let Justice Roll Down Like Waters . . ." Amos 5:24*

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December 15, 2013

Chairman Darrel Issa  
House Committee on Oversight and Government Reform  
2157 Rayburn House Office Building  
Washington, DC 20515

Ranking Member Elijah E. Cummings  
House Committee on Oversight and Government Reform  
2471 Rayburn House Office Building  
Washington, DC 20515

Re: Congressional Field Hearing in Richardson, Texas, December 16, 2013

Dear Chairman Issa and Ranking Member Cummings:

Founded in 1992, Dallas Area Interfaith (DAI) is a non-partisan, multi-ethnic, multi-issue group of religious congregations and schools in the Dallas metropolitan area with aggregate membership in its member institutions totaling in excess of 90,000. DAI has long fought for more adequate and more accessible health care for residents of Dallas County and for all Texans.

We ask that you allow a member of our Health Care Committee testify at the Congressional Field Hearing on Dec. 16 in Richardson, Texas.

We request that this document be submitted into the record of the hearing.

Several years ago DAI conducted hundreds of small group meetings with the leaders in our member congregations and schools. We talked with over 3,000 individuals and they spoke of their inability to access good health care for their families and of their inability to pay for health care.

With the passing of the Affordable Care Act in 2010, DAI was encouraged that most of the over 700,000 people in Dallas and Collin Counties currently without health insurance finally would have access to good, more affordable health coverage. We worked with our elected state officials from both parties to help set up an insurance exchange and to insure the expansion of Medicaid in Texas. However, despite our efforts and those of concerned state officials and many other organizations,

Texas currently has no state exchange and there is a Medicaid Gap for adults earning under 100% of Federal Poverty Level.

We decided to work aggressively to provide information to those who were eligible under the federally-run marketplace so they could have health care. To that end we developed and printed 100,000 informational booklets and have held many events since August of this year to educate the families in our member institutions about how the exchange and financial assistance work for them. We have worked with the recipient of the local Navigator grant, to coordinate our activities and have their Navigators at our events. This organization has worked within our community for many years helping those eligible to enroll in Medicare, Medicaid, CHIP and other programs.

Many of our members now have successfully enrolled in an insurance program through the marketplace and we are including some of their stories. Some are obtaining health insurance for the first time. Some who were in the Texas Health Insurance Risk Pool because of pre-existing conditions are obtaining policies with considerably lower premiums and deductibles. Some have experienced the financial pain of finding an existing policy was woefully inadequate but have now enrolled in very affordable plans with much better coverage and benefits.

Mary Lou Hoffman reports that her daughter, a North Texas resident, chose what she thought was an affordable health insurance plan through her employer, a large company where she works full-time. The PPO plan did not disclose the limits to her employer or herself. The cap was 4 doctor appointments and a total of \$400 paid out for the entire year. This was not even the cheapest plan offered to the company! When Mary Lou's daughter had major surgery in 2013, her healthcare bills, uncompensated by insurance, were over \$10,000 for diagnostics and surgery. In 2014 because of the upfront tax credits allowed by the Affordable Care Act, she will be able to afford a much more complete health insurance plan.

Harry Davis says, "I received notice of cancellation of my current insurance effective January 1, 2014. After some early difficulty with getting on the website and getting my information input, I tried again the first week of November. I found that I could get on and off the site with very little delay. I was able to answer most of my insurance questions through [healthcare.gov](http://healthcare.gov), and those I couldn't get answered, I was able to find answers by calling the individual insurers directly. Finally, after I had compiled all the information I needed to decide on the best plan for me, I went on the [healthcare.gov](http://healthcare.gov) website and signed up fully on November 10<sup>th</sup>. The insurance I obtained had better coverage than my previous insurance, is approximately 35 percent cheaper, and I was able to purchase dental insurance for the first time since I worked for a company 9 years ago."

Texas has the highest rate of uninsured in the nation – one in four or 5.5 million people. Every major city in Texas has an uninsured rate higher than the national average. Employer-sponsored health coverage in Texas is lower than the national average. We need this law to work. We need it for the health of our citizens and the welfare of our state.

Yet, instead of working to ensure the law's success and allowing those trained to help people enroll, the state of Texas wants to impose burdensome testing and compliance rules and substantial financial penalties for being Navigators even though there are consumer safeguards built into the law. We wish they had shown this much interest in consumers' welfare at the time we were fighting for Medicaid Expansion and a state-run marketplace.

DAI will continue to educate the families in our communities about their opportunities for affordable, quality health care and to work with our elected officials to ensure the greatest number of Texans possible gets health insurance through the ACA.

Respectfully submitted,

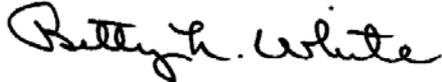
DALLAS AREA INTERFAITH



Gwen Lummus, Leader and Chairperson, DAI Health Care Team



John Knutson, Leader and Member of DAI Steering Committee



Betty White, Leader



Alan Lummus, Leader and Member of DAI Steering Committee



Ada Simmons, Leader and Member of DAI Steering Committee