

December 16, 2013

The Honorable Darrell Issa  
House Committee on Oversight and Government Reform  
2157 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Issa,

I do not have to tell you that the Affordable Care Act (colloquially known as “Obamacare”) is a law with far-reaching effects. Any law that, despite its passage three years prior, continues to enrapture a lawmaking body with the regular attention span of a house fly surely must. It certainly has had a large impact on my life. I have been asked to share that impact, and my story, with you.

I have been uninsured several times in my life. The first stint was when I was attending college (ultimately graduating Magna Cum Laude from the University of Texas at Dallas). I worked 30 hours per week and took anywhere between 12 and 18 hours of classes per semester. I was a Pell Grant recipient, which means my entire paycheck, rather than being eaten by school expenses, housing, transportation, and food costs, was only eaten by housing, transportation, and food costs. I was young and healthy and could have purchased individual health insurance for between \$200 and \$300 per month, but the premium would have strained an already tight budget and, as an ‘invincible’, I hardly saw it as a worthwhile expense.

After college, I won an internship (unpaid) followed by another internship (paid). These positions combined lasted 2.5 years, and while I received a great deal of work experience, it’s no secret that internships are attractive to employers precisely because young workers are willing to trade the resume fluff gained for low (or no) pay and certainly no benefits.

I was hired full-time by a company in early 2009, and at that point became fully insured. I had life insurance, health insurance, dental insurance, a 401k plan, and a good salary. I used the opportunity to attend night school and earn my Master’s degree. I did this without outside financial assistance (not even a loan), which means that in addition to paying for housing, transportation, and food costs, I also now paid for tuition and books out of my salary. But health insurance was covered...the approximately \$60 per month I owed was automatically taken out of my paycheck and renewed at the beginning of each year with little effort from me. It was great.

Upon receiving my Master’s degree, I felt a different professional calling, one more service- and community-oriented. With the same daily expenses to pay for but prospects for future pay being far lower than what I had grown accustomed to, I readied myself for another stint of being uninsured. And then, on October 1, open enrollment for Obamacare began. I had read the unflattering coverage of the law in the media, had heard friends working in Human Resources and the medical industry complain about the new requirements, and was told by people I

assumed were more knowledgeable than I that the law would only help the poor while hurting the rest of us. I'm sad to say I was actually deterred by these warnings for over a month.

Thankfully, the desperation of living on half my former salary coupled with an unexpected and ridiculously overpriced emergency room visit for stitches caused me to put aside all the warnings and check out Healthcare.gov. To my surprise, not only did I qualify for a subsidy, but I was able to find an insurance plan comparable in coverage and cost with the one I had under my previous employer. I signed up, received an email from the insurer the same day confirming my purchase, and about a week later held an insurance ID card in my hand.

So why should you care about my story? Well, I am America. My race makes me representative of 63% of the population; my gender, 50.8%; my employment status, 61%. And while I am more educated than 89.6% of my fellow Americans, I currently earn half the average American's salary. All because I chose a profession I am passionate about...because I chose to work for a small business (fewer than 10 employees), a category politicians like to call the lifeblood of our country but when only 33.6% can afford to offer health insurance for their employees, what do such platitudes really mean?

And so I write to you today as a beneficiary of a health care law that makes it a little easier for a passionate young person to follow their heart without going broke in the process. I also write to you today firmly aware of the good fortune I have had in my life to go through several periods with no health insurance without experiencing a financially devastating illness or injury. Many have not been so lucky.

I am deeply comforted to know that I now live in a country where the likelihood of a medical emergency bankrupting a family is lower, the chances of an idealistic young person choosing to follow their dreams instead of clinging on to a job they don't care about just so they can keep the benefits are a little higher, and the words of our Founding Fathers imploring the government of this great country to use its powers to "promote the general Welfare" are a little more meaningful.

Sincerely,

Misty Dawn Parker