

# ICYMI: Ohioans Participate in Obamacare Listening Session with Vice President Pence

As the health care debate continues it is important to hear real stories from Ohioans who have experienced Obamacare's failures firsthand.

Yesterday, during a listening session with Vice President Pence, Ohioans from Clermont and Union Counties shared their stories.

Melissa Ackison of Union County discussed how she had to drain her 401k to pay her family's bills after her insurance provider pulled out of Obamacare and left them holding the bag. Listen to Melissa's story in the video below at the 14:14 minute mark.

Connie Mays of Clermont County shared that after her first insurance provider pulled out of the market, she began paying another insurer, only to find out that her doctors were not covered under the new plan. She only continued paying her premium to avoid paying the individual mandate penalty. Listen to Connie's story in the video below at the 44:16 minute mark.

After hearing stories like these from his constituents, could Senator Sherrod Brown look them in the eyes and say that Obamacare hasn't failed?

Full transcripts of the Vice President's conversations with the Ackisons and Ms. Mays can be found below: Ackison family

THE VICE PRESIDENT: Well, thank you, Chris, very much. We're also joined by Melissa Ackison and her husband, Rich, from Ohio.

One of the -- we all remember the promises of Obamacare, don't we? If you like your health insurance, you can keep it. All right? We've already heard from Erin that she had health insurance she liked. She wasn't able to keep it. We heard if you like your doctor, you can keep it. And that's another story we're going to hear now.

Melissa and Rich, thank you for being here. MR. ACKISON: Thank you for having us. THE VICE PRESIDENT: You're from Ohio. You lost your doctor under Obamacare, struggling to get the healthcare that needed (inaudible).

MS. ACKISON: Yeah, I'll tell you that, in Ohio, right now, there aren't any options for us. I think most people are aware of that. It's been reported in the news. So you've got one provider, and in the county that we are in, there are no options. So you're forced into the marketplace to purchase your insurance.

The first co-op that we were with was opened specifically by the Affordable Care Act, and it was InHealth. It buckled under the weight -- surprise -- of Obamacare after receiving \$3 million weekly additional in claims that they were not anticipating.

So what that meant for us is not only did we pay those high premiums and those high deductibles, when they started to close their doors and there were leftover bills to be paid, well, guess who gets to foot the bill for those? We did. And so when you're trying to call and get things taken care of to get those bills paid, nothing was taken care of.

So then we get a letter from the marketplace that says, InHealth is closing their doors, you now have to go back into the marketplace and choose another plan. Of course, you'll hear the same thing that I did. I watched our President stand on national TV, and his Cabinet and other folks specifically say, you will keep your doctor. You will keep these providers. Preexisting conditions are covered.

And here's what people need to understand: Preexisting conditions being covered are only as good as your provider working with the Obamacare insurance. Very simple stuff. It's very, very simple to understand. So if you have a provider that says, I'm not going to participate in the Obamacare plans, you just lost your provider.

My son lost his therapist that I had been on a six-month waiting list for. He was receiving occupational and physical therapy. It was a wonderful program that we had, where we were working with the principal and the physicians and a vocational teacher at his school. And when I signed up for that marketplace plan that I was told, if you don't sign up, you're going to receive a penalty, I followed the rules; I did everything right.

When I signed up, I told that rep at marketplace, I can't afford to lose the providers we have. They checked the providers. I have a rare bone disease that requires -- that I receive constant attention for. I've had it since I was 14 years old. What difference does it make if those providers will not accept the insurance and they were pulling out left and right?

I was pregnant just this past year. Today is my birthday. I'm 39 years old today. It's also our wedding anniversary. My children are on vacation with my mom right now. We left them to be here today. This means so much to us. You have no idea. We've lost our providers. To be able to pay all of the bills and all of these things that we have lost -- guess who's 401k is empty now? My credit is ruined. I'm 39 years old -- business owners. I've worked for everything I have. I can't get -- I wouldn't be able to get a line of credit right now even if I tried. Where's the money going to come from? How do you vote for bailouts for large companies? Where's my bailout? When are you going to bail me out? That's my question I would have to those who can't make a decision. These are the real life issues. I've got a son heading for the Middle East. He called us the night before we left to let us know it'll be his first tour. We have raised our kids patriotic. We love our country. Why is this happening to us? Why?

I appreciate you doing this. You have no idea. When I turn on the television, I hear -- THE VICE PRESIDENT: (Inaudible) we appreciate you. MS. ACKISON: -- I hear celebrities and I hear people saying, oh, the rich don't care. They want to take this from people. I'm not rich. I'm middle-class. I cleared \$50,000 a year. I've lost everything I have. They're so out of touch with what's going on. They have no idea. Instead, we're told that we're racist, we're misogynistic, xenophobic, all of these things. It's not true. He was the only -- you were the only party that addressed families like ours. You were the only people.

THE VICE PRESIDENT: Melissa, thank you. Who is your son with? MS. ACKISON: My mother. THE VICE PRESIDENT: No, I mean your other -- MS. ACKISON: Oh, I'm sorry. (Laughter.) I'm like, well, I guess, if you must know -- (laughter.) I thought that was kind of odd, but -- he's with the United States Army. THE VICE PRESIDENT: You tell him I said thank you for your service.

MS. ACKISON: I sure will. THE VICE PRESIDENT: And Melissa, thank you for sharing your -- MS. ACKISON: I'm sorry for the emotion level. You've

got to understand. THE VICE PRESIDENT: The fact that you're here on your birthday and your anniversary, I hope tells anyone looking in at how important this is and what a hardship this was to your family. But I'll just tell you, help is on the way -- MS. ACKISON: I believe you.

THE VICE PRESIDENT: -- and that you being here is making the real difference. MS. ACKISON: I believe you.

THE VICE PRESIDENT: So thank you, and God bless you. MS. ACKISON: Thank you. God bless you. THE VICE PRESIDENT: And your family. Connie Mays

THE VICE PRESIDENT: Thank you. I'm going to give Seema the last word. But first I want to hear from Connie Mays.

Connie is from Ohio. She lost her Obamacare plan and has since found that her new plan doesn't cover a single one of your doctors, is that right?

MS. MAYS: That's correct (inaudible). And we were always taught work hard (inaudible) so for the first time in my life, I found myself (in audible) for insurance and went through the marketplace, found insurance -- high deductible, high premium. And again, trying to just manage that on top of making house payments and insurance payments and just utilities and just basically being able to live.

THE VICE PRESIDENT: Can you remember what your deductible was?

MS. MAYS: The deductible was about \$341 -- not my deductible. That's my payment. My deductible -- my premium is \$341.

THE VICE PRESIDENT: A month?

MS. MAYS: A month. My deductible is \$7,000.

THE VICE PRESIDENT: Seven thousand.

MS. MAYS: And it covered (inaudible).

THE VICE PRESIDENT: It did cover your daughters?

MS. MAYS: I did cover them, but again, it was minimal.

Well then, in the fall, in November, I received a notice from United Health Care that they were no longer going to be carrying (inaudible).

THE VICE PRESIDENT: Seema, that affected how many people in Ohio (inaudible)?

ADMINISTRATOR VERMA: (Inaudible) thousands of people in Ohio.

THE VICE PRESIDENT: Thousands in Ohio, millions across the country. That's one of the untold stories about Obamacare right now is how many Americans over the last year or more have simply received word that the insurance they had is no longer offered.

MS. MAYS: It's happened twice to us.

THE VICE PRESIDENT: It happened twice --

MS. MAYS: Twice -- every year. And then they turn around -- and in November I got notice from the marketplace that, good news, we found you a carrier who is comparable to what you have now. So come January, we will -- you will just have to pay your premium, and you will have coverage.

So I went -- and I thought, that's great news. And the premium was actually less, so I got really excited thinking, yay. But ultimately what happened was then we had to start going to the doctor. And when you have multiple doctors. I went to my therapist. Well, we're not covered under CareSource. So next thing I know I have to go see my orthopedic.

We're not covered under CareSource (inaudible).

So then I ended up -- I had to go see my own doctor because things we're happening. She was the one who finally told me -- (inaudible) -- so my doctor informed me, my regular general practitioner informed me, she said, Connie, if you're with CareSource, none of your doctors are covered. THE VICE PRESIDENT: None?

MS. MAYS: None of them. So literally everything is out of pocket. So basically I was just paying a premium to have insurance to keep from paying the fine.

It made me sad, so what I did was I needed healthcare --

THE VICE PRESIDENT: You said -- that's very profound. You said you came to realize you were essentially paying a premium to avoid paying the fine, but you were not able to choose your doctor (inaudible) --

MS. MAYS: And these are doctors that I had had forever. And I'm sorry I'm not going to start changing the doctors to accommodate your needs.

THE VICE PRESIDENT: But you would be counted in the statistics as someone who has insurance coverage?

MS. MAYS: Exactly, because I had a card. I had a card, so I had insurance coverage.

So I chose to -- I called CareSource. And of course, CareSource really had nothing to say. I want my money back. To me \$700 is a lot of money to pay over a three-month period. And needless to say they weren't very negotiable with that. So I made the decision to not renew my insurance (inaudible).

But I think what really struck me was when I sat down and I realized that if anything at all happens to me -- if my younger brother (inaudible) comes home one day and finds me laying the middle of the floor and goes to have the ambulance take me to the hospital (inaudible) I may have a card that said I have insurance, but that hospital is going to start with (inaudible) health, which means that my insurance is not going to cover anything. I could go to a hospital and I had zero coverage. So I guess for me, it was a real (inaudible).

So I thank you for the opportunity. I thank you for (inaudible) I think one of the things that keeps ringing in my mind that I've heard over the last eight years was affordable healthcare for everyone. I don't know who everyone is, but it wasn't me. It wasn't me. And it isn't my family because they're struggling too.

My brother and sister-in-law are having a horrible time. And just it's very disheartening. So I'm begging you please, please, whatever it takes, we've got to get this fixed. It's destroying people. It's destroying me. I have a home, and if I've got to start paying \$4,000 or \$5,000 penalties, I'm going to lose everything I have.

And I just can't imagine (inaudible) it's very painful. So please, please, please, we got to get this changed. We got to get through this.

THE VICE PRESIDENT: Thank you. Thank you for sharing your heart. And I promise you the President and I and our whole team are not going to stop working until we get this thing done.

MS. MAYS: Thank you.



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