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Contact: Leigh Ann Bradley
(703) 548-0019

NPAF Volunteer Advocates from New York's 2nd District Participate in Meeting with Congressman Israel to Stress Passage of Health Care Reform Legislation this Year

Patients Share Personal Challenges, Frustrations with Current Health Care System Due to Pre-Existing Conditions, Out of Pocket Costs

WASHINGTON, D.C. (August 6, 2009) – Volunteer advocates from the National Patient Advocate Foundation who live in New York's 2nd District attended a community gathering arranged by Congressman Steve Israel to discuss challenges and solutions to America's health care system, among other issues. But most important, the patients were there to encourage Representative Israel in his continued efforts to pass historic health care reform this year.

The patients who participated came with stories representing a myriad of frustrations all too common with today's system, including denied insurance claims, pre-existing condition challenges, high out-of-pocket expenses, and caps on care. One such patient was Virginia Bull from Central Islip. Bull was diagnosed with Stage 3 uterine cancer in 2003 and participated in a treatment study, which her private insurance would not cover and left her with more than \$15,000 in medical debt. Unable to pay her mounting medical bills out-of-pocket, the medical center where Bull received her treatment garnished her bank account, leaving her without access to her finances for weeks.

"When you are dealing with cancer, money doesn't mean a thing," said Bull. "Only after I received treatment did I realize that my insurance would not cover the cost and I was devastated. When I was sick, I was thinking about getting better, not about money. Patients should not have to worry about paying for their next treatment or bankrupt themselves just to receive the best available healthcare."

As more Americans lose their medical insurance because of unemployment or pre-existing conditions, they are often unable to access life-saving treatments or even basic care. Three years ago, Patient Advocate Foundation (PAF) -- a national non-profit organization that seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability relative to their diagnosis of life threatening or debilitating diseases -- identified pre-existing medical conditions as a significant contributor to an individual's inability to obtain insurance.

Between 2007 and 2008, PAF documented a 146% increase in cases where pre-existing conditions posed a barrier to health care coverage. Approximately 133 million Americans, or 45% of the population, suffer from a chronic illness including 20 percent of all school-aged children, so the issue is at epidemic levels.

“By continuing to fight for health care reform that addresses the all-too-common obstacles involving unmanageable out of pocket costs, insurance caps and obstacles for those with pre-existing conditions, Representative Israel has continued to show leadership among his constituents and in Congress,” said Nancy Davenport-Ennis, Founder and CEO of PAF and the National Patient Advocate Foundation – PAF’s sister organization dedicated to the mission of creating avenues of improved patient access to health care through public policy reform at the state and federal levels. “We are proud to work with Rep. Israel to ensure that this vital legislation is enacted and to ensure that patients across the nation are protected from health care discrimination and the many forms that takes.”

PAF provides assistance to patients from all geographic regions of the country, serving patients from all 50 states and both U.S. territories. In 2008, New York was one of the top referral states with 5.54% of the total PAF patient population. We received 526,607 requests for information from New York residents and provided direct mediation services to 2,679 patients in the state.

“I pay about \$1,500 out-of-pocket every month for my medications,” said Anthony Yacullo, a 47 year old Deer Park resident. “I have to work two jobs just to afford my living expenses and to pay for the life-saving medications that I depend on. I work so much that my doctors say I am wearing myself out and putting my health at risk. But if I don’t work both jobs, I can’t pay for my meds. How do you choose?”

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