Healthcare shouldn't be a thing you should afford, it should be everybody's right. It shouldn't be based on how much you make. It should be everybody's right.

My name is Allison Dumphry and I work as a group home worker, which means I take care of individuals with disabilities. I can't use the health insurance provided by my job because it is very expensive. If I had to use the insurance plan, then I wouldn't be able to save to move out of my family's house and I wouldn't be able to afford a car, as I am still making payments. Between the things I need work, such as housing and a car, there's no way I could afford it. I am also in school, for which I need financial aid. I pay for all my own expenses, and I am no longer listed as my parent's dependent. The insurance offered through my job is definitely more expensive that what I get through the Access Health CT marketplace and even the marketplace is pushing my budget. To give you an idea of what I am dealing with, the monthly premium for the plan offered through my work is $1,588.00 for individuals and $4,634.48 for a family. This is not a typo. Those plans cost more per month than what many people in my field make in a month.

I used to be covered by my mother's insurance, under the Affordable Care Act. My mom works for the State of Connecticut, and our insurance was great. When I hit 26, I had to find my own insurance. At first, the private insurance company, which I chose through the marketplace, lost my paperwork. That caused me to go without insurance until open enrollment, as the period had passed for special enrollment. At that point, the plan I had wanted wasn't available and I had to pay for a more expensive plan. I had to pay $196.26 a month just to get the base plan coverage through the marketplace. Then, I started having issues with my arm, which forced me to take time off work and to start a rehabilitation program to prevent the issue from degrading further. Between the copays and out-of-pocket cost for physical therapy, the MRI, and the initial visit, the total was approximately $2,500. With all of my existing bills and expenses, it has been a long process paying off these medical bills. In fact, I'm still paying those bills off almost a year later.

I find it ironic that we are in these positions to help people, but struggle to care for ourselves due to the high costs of healthcare and outrageously unaffordable health insurance plans. I am going to school for social work. I work full-time taking care of people and I want to continue to do so. Providing quality care is something I pride myself in, however, it can be hard to focus entirely on the work at hand when I am worried about how I am going to make ends meet. If I had put off treatment for my arm, I would have needed surgery and my arm would have gotten worse. This would have potentially put me out of work or at risk for another injury. I did the right thing taking care of it, and I am rewarded with going into debt. I am not saying this to be whiny. I am in this line of work to care for the people who are physically unable to care for themselves, but if I am unable to take care of myself due to the debilitating cost of health insurance, how can I be expected to do the best job possible? I want to stay in Connecticut, and have a family, and start a life. I can't do that if I can't access affordable healthcare.