

2009 - It's Time!

Why We Need National Health Care Reform Now

“People who are working to achieve the American Dream should be able to get health insurance. We pay our taxes. We work. We do everything good citizens are supposed to do and can’t get health insurance. Something is wrong with that.”

-Amy Broyles, Knoxville

Small business owners Amy and Jamie Broyles struggled without health insurance for three years until Amy recently got insurance after being elected to the Knox County Commission. During the time they were uninsured, private insurance companies offered the couple policies averaging \$400 per month. These policies excluded their

children and would have eaten up about 20% of their modest \$25,000 per year earnings. Amy was the one in the family with a chronic illness, thus, had the most urgent need for coverage. Since she worked at Jamie’s small hardwood flooring business, she looked into the state program for working Tennesseans called CoverTN and learned this program was not affordable and that it would not cover endometriosis, an illness she has struggled with since age 20.

Amy also learned that she could not afford the state’s program for folks with preexisting conditions, called AccessTN. It would cost \$546 per month to only insure her. That was more than a quarter of her family’s income at the time. **“We don’t expect health care to be free,” says Amy. “We’re willing to pay reasonable co-pays and premiums.”**

Amy’s husband runs risk of injury on a daily basis because his business involves construction. Once, during the period he was uninsured, Jamie accidentally shot himself in the foot with a nail gun. Amy and Jamie had to manage the injury at home because they feared the cost of an emergency room bill. The family paid \$20,000 out-of-pocket in medical costs during their uninsured years.



Knox County Commissioner Amy Broyles has a chronic disease and was uninsurable for three years after being dropped from TennCare in 2005.



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