

2009 - It's Time!

Why We Need National Health Care Reform Now

“By not having healthcare taken care of, we are jeopardizing our working class as a whole.”

–Larry Repusky, Nashville, TN

Larry Repusky works as a custodian at Bellevue United Methodist Church. Despite this full-time job and odd jobs and previously owning his own business, he and his wife Diane have struggled with obtaining and keeping private health insurance since he was laid-off from BASF in the early 1990's and became a self-employed contractor in the recording industry. Due to pre-existing conditions, they have been denied and priced out of private coverage. This led them to pay premiums for Tenn-Care until they were cut in 2005. Both have been uninsured ever since.

Larry has heart disease and his wife has a seizure disorder, so being uninsured is financially, emotionally, and medically stressful. Both are in their mid 50's.

They looked into AccessTN and learned it would cost them \$1660 per month, combined. This is \$19,920 per year, which is well over two-thirds of their earnings. If the program's premium assistance were made available again, comprehensive coverage and the security it brings would be in reach.

Larry's church offers CoverTN, but even if the product provided the comprehensive care, he would be hard pressed to afford the \$4,700 per year it would cost for just him. CoverTN only offers individual coverage, so cost for his wife would make the combined total about \$10,000 annually and would mean paying about a third of their modest \$27,000 annual income for bare-bones coverage.

“It seems as though everything is being taken away from the American worker,” he says. “We are used and abused.”

The Rupuskys are like many Americans who are struggling make ends meet. Larry remains the main breadwinner and Diane is trying to find work in very difficult economic times. She has been a full-time mother and part-time employee at the small business Larry used to run, but has limited marketable skills and a chronic health condition. Finding a good job let alone one with good health care benefits seems unlikely in these economic times.



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