

Julie Foster

**Testimony before the Senate Committee on Finance
Hearing on:
“High Health Care Costs: A state Perspective?”**

My name is Julie Foster. I'm a cosmetologist from Missoula, Montana. I am here to share my story about accessing healthcare and how it has impacted me and my family.

I have been a hard worker my entire life. After graduating from high school, I worked my way through cosmetology school and have never been unemployed. As a single mother, I have always worked to pay the medical bills for my daughter and myself. I have never been able to afford health insurance and have made "too much money" to qualify for assistance programs. To pay for the birth of my daughter, I made arrangements for monthly payments and worked for several years to pay off the debt.

When my daughter was one year old, she had spinal meningitis and was in the hospital for nine days, five of which were in intensive care. As a result of the huge medical bill, I had to file for bankruptcy.

There were two other medical situations that have caused extreme financial hardship during my life. I sustained a broken arm and leg when I was hit by an uninsured motorist crossing the street. Luckily, I had tremendous family support during this time and my daughter and I were able to live with my parents.

I have been a patient of Partnership Health Center for many years. Partnership Health Center is the local community health center that offers services on a sliding fee scale. The Health Center was able to help me when I had a broken ankle.

I continue to seek services at Partnership. Although I have a tough time making ends meet with my current salary, I make too much to qualify for the sliding fee scale. As a result, I only seek medical advice when it is an absolute emergency and rarely go to the doctor for my annual exams. Additionally, I am too young to qualify for the State of Montana Breast and Cervical Health Program. I am 47 years old and have never had mammogram due to the cost of it. I know that preventative care is essential to ensure a healthy future, but I simply cannot afford it.

My employer does not provide insurance coverage for me, nor do they have an option for me to purchase it. I am able to afford dental and eye-care coverage through a private company, which I pay for by myself. However, there is no way that I can afford medical insurance.

I take great pride in myself and my work. I also take great pride in instilling my work ethic in my daughter. I have worked hard to be a homeowner and have lived in the same place for over 20 years. I do not spend my money on frivolous things and make sure that I am able to cover the basics on my salary. I hesitate to think what would happen if a major medical event or chronic disease were to happen to me.

I would like to thank you for taking the time to listen to my story. Unfortunately, my story is not uncommon and I work with and know many people who are in the same situation that I am. Addressing the lack of coverage for people in our county is very important and I appreciate you taking the time to work on this problem.

Thank you!