

2009 - It's Time!

Why We Need National Health Care Reform Now

Reverend Mary Phillips has done clerical work and been an assistant teacher for 35 years. When the 56-year-old Memphian began working for General Electric in summer of 2008, she looked forward having health insurance in a few months. As she answered the phone and helped customers troubleshoot with their appliances, she began to feel pain in her neck. Unfortunately, by the time she would have been eligible for insurance, Mary was in too much pain to continue her job. **“I wanted to go back to work, but I was crying because I was hurting,”** she explains.



Although Reverend Mary Phillips has worked the vast majority of her adult life, she is unable to receive the healthcare she needs.

Mary learned she needs surgery on a degenerative disk in her neck, but since she can't work, she is uninsured and therefore can't afford the out-of-pocket cost. Mary has had to cut down on her living expenses to survive. Since she is unable to make monthly payments, Mary has sold her house to rent a small apartment, which she shares with her disabled son. Mary spends much of her day caring for her son or preaching the gospel on a volunteer basis at a local ministry.

Although Mary can't work, she has been denied disability benefits. Because she is unemployed, she is not eligible for CoverTN, the state program for working Tennesseans. Mary can't afford AccessTN, which is the state program for Tennesseans with preexisting conditions. This program would cost \$475-\$688 per month. With only the generosity of her family to survive off of, Mary has very little hope of getting the health insurance and surgery she needs.



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