



North Carolina Health Care Coverage:

A Toolkit for Taking Action



North Carolina
Council of Churches



How is North Carolina's Health Care Coverage Gap a Moral Issue?

As individuals of faith, we are called to provide for our brothers and sisters in need. One of the most compelling needs for those in our communities and our congregations is that of affordable, quality health care. As many as **500,000 of our neighbors currently do not have access to affordable health insurance**. They are not eligible for North Carolina's Medicaid program, and they do not make enough money to get tax credits to help with the cost of insurance. Even when they are in good health, they carry the burden of knowing that a single accident or injury can force them into bankruptcy, destroying their dreams for their families. They go without preventive care. When they get sick, they wait until their condition worsens before seeking treatment. Many have untreated chronic illnesses that threaten their ability to work and earn a living for their families. They include people we see every day in our communities.

Since 2014, our state legislature has continued to reject over **\$3.8 billion in federal funding** to extend coverage to those currently in the coverage gap. North Carolina has the opportunity to expand, but the Governor and the legislature **needs to hear from us**.

Please review this toolkit for ways to support this work and make healing and wholeness available to all those in need. Let us not avert our eyes from the needy in our midst. **As people of faith, we have a responsibility to our neighbors, and we have a unique ability to make a real difference.** The true measure of our state—and our congregations—is how we treat the most vulnerable.

This document was adapted from the Insure Tennessee Clergy Toolkit in a partnership with the North Carolina Council of Churches and Health Care for All NC and is intended for unrestricted use by communities of faith for education and advocacy of Medicaid Expansion.

Please contact Liz Millar with questions or comments at liz@ncchurches.org.

How Can Clergy and Congregational Leaders Get Involved?

As leaders in communities of faith, clergy and congregational leaders have the ability to make a huge difference. From speaking during service to offering a prayer for those who are in the gap, you can choose actions that are right for your community.

Here are some ideas on how to get involved in the struggle to make sure our neighbors have equal access to health care coverage:

- **Host an event in the synagogue, church, mosque or temple.** Whether it's after service, on a weeknight, or before a regularly scheduled event, host an event where you can talk about Medicaid Expansion to your congregation.
 - To request a presentation for your congregation, and contact Liz at liz@ncchurches.org or 609-464-3415.
- **Pass the Faith-Based Resolution.** Join other congregations and communities which have signed on in support of the issue and let your voice be heard at the state level.
 - Consider adapting or adopting a version of the existing Resolution in the resources section.
 - Contact Bill Murray of Health Care for All NC to let him know your congregation has passed the Resolution (919-240-7924 or billmurray9292@gmail.com)
- **Offer prayers for neighbors in the gap.** Offer a prayer to those that are suffering without access to health care coverage. This short, small action can make an incredible difference in making sure that people know that this problem exists.
- **Lead a Bible or Scripture Study about access to health care.** There are many places in the Bible and other religious literature where health care and caring for our neighbors are mentioned.
- **Invite people to sign the online petition.** Encourage people to add their name to those who have already taken a stance on expansion.
 - Go to www.expandmedicaidnownc.org to sign the petition.
- **Host a letter writing campaign.** Ask members to come to your house for tea and coffee, and provide people with the opportunity to sit down and write letters or call their legislators, or write to local newspapers.
 - Look in the resources section for a sample letter.



The possibilities for getting people involved are endless. The first step is education and outreach – talk to people, ask them to pray for those in the gap, and then ask them to take action.

Resources and Tools

We hope that the resources on the following pages will help you take action in ways that will best fit with your community.

Resources

- Infographic from the NC Justice Center on how the coverage gap affects NC families
- Resource of scriptures related to health and healing
- Sample Bible Study worksheet
- The Faith-Based Resolution for congregations to pass in support of Expansion
- Letter to the Governor to sign and submit
- Newspaper articles and columns focusing on the Medicaid coverage gap

Thank you for taking action to make a difference. Your commitment to making sure that our neighbors have access to affordable, adequate health care coverage can make the difference for over 300,000 North Carolinians.

How the Coverage Gap Affects North Carolina Families

The Affordable Care Act set aside funds for nearly all North Carolinians to obtain affordable health coverage. For many middle-income families the health law provides tax credits to help purchase private health insurance. The law also provided funding to close the gaps in our current Medicaid program to extend coverage to the working poor.

Medicaid does not currently cover all low-income people. Instead, only certain groups of people

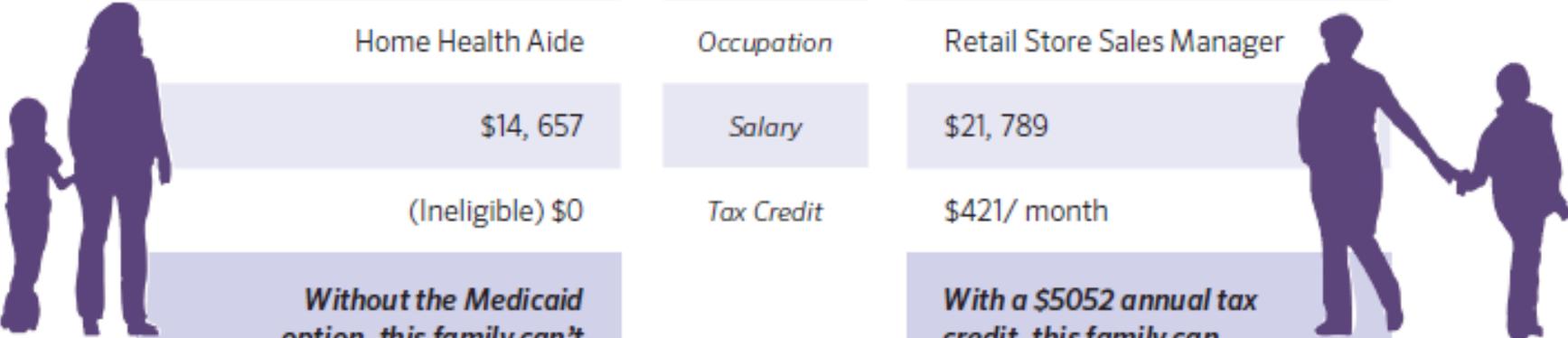
are eligible for Medicaid. Pregnant women and children, for example, can obtain Medicaid in North Carolina. Many seniors also receive Medicaid coverage to supplement Medicare or pay for long-term care services. Non-disabled adults without children do not qualify for Medicaid in North Carolina. Eligibility for parents is tightly restricted.

Our state can use the money earmarked in the Affordable Care Act to close this coverage gap for

struggling parents and adults without children. The Governor and the state legislature must agree to tap this federal revenue before we can expand insurance as the health law originally intended.

To illustrate how this coverage gap works here are some examples of individuals and families with no affordable options for insurance. In North Carolina more than 500,000 people are impacted by this gap:

Single Mother 36 years, 11-year-old child	Family Type	Single Mother 36 years, 11-year-old child
Home Health Aide	Occupation	Retail Store Sales Manager
\$14, 657	Salary	\$21, 789
(Ineligible) \$0	Tax Credit	\$421/ month
Without the Medicaid option, this family can't afford coverage.		With a \$5052 annual tax credit, this family can afford coverage.



If North Carolina accepts the new Medicaid dollars, **BOTH** families can access affordable health care.

What Does the Bible Say About Health? A Lot!

Genesis 1:26-28. Humans are created in God's image and told to flourish

1 Kings 17:17-24. The widow's son is raised

Psalms 46:10. Be still and know that I am God

Psalms 107:19-29. God brings healing and peace

Prov. 17:22. A joyful heart is good medicine

Jeremiah 30:17. God heals those who are outcast

Ezekiel 34:4. Israel's leaders are condemned for not healing the sick

Micah 6:8. God wants us to do justice

Matthew 10:5-8. Jesus tells his disciples to heal the sick

Matthew 15:21-28. The Canaanite woman's daughter is healed

Matthew 22:36-40. Love God, love neighbor

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Matthew 22:36-40. Love God, love neighbor

Matthew 25:34-40. How we treat "the least" in the world's eyes is how we treat the Lord

Luke 7:18-23. Healing is the sign the Messiah has come

Luke 9:1-2. Jesus commands his disciples to heal the sick

Luke 10:29-37. The Good Samaritan helps heal someone he doesn't have to

John 10:10. Jesus came that we might have life abundantly

Acts 3:1-10. Healing is more valuable than money

Romans 12:2. Do what is right, not what is popular

Ephesians 2:10. God created us to do good

Revelation 21:4. Healing is God's ultimate goal for creation

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Scriptures Related to Health & Wholeness



Our Responsibility to Care for Our Body:

Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself, for God bought you with a high price. So you must honor God with your body. **1 Corinthians 6:19-20 (NLT)**

And so, dear brothers and sisters, I plead with you to give your bodies to God because of all he has done for you. Let them be a living and holy sacrifice - the kind he will find acceptable. **Romans 12:1 (NLT)**

Truths/Promises:

Spend your time and energy in training yourself for spiritual fitness. Physical exercise has some value, but spiritual exercise is much more important for it promises a reward in both this life and the next. This is true and everyone should accept it. **1 Timothy 4:7-9 (NLT)**

A peaceful heart leads to a healthy body; jealousy is like cancer in the bones. **Proverbs 14:30 (NLT)**

Don't be impressed with your own wisdom. Instead, fear the LORD and turn away from evil. Then you will have healing for your body and strength for your bones. **Proverbs 3:7-8 (NLT)**

You (God) satisfy me more than the richest of foods. **Psalms 63:5 (NLT)**

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come! **2 Corinthians 5:17**

He said, 'If you listen carefully to the voice of the Lord your God and do what is right in His eyes, if you pay attention to His commands and keep all of His decrees, I will not bring on you any of the diseases I brought on the Egyptians, for I am the Lord, who heals you.' **Exodus 15:26**

He gives power to those who are tired and worn out; he offers strength to the weak. Even youths will become exhausted, and young men will fall give up. But those who wait on the LORD will find new strength. They will fly high on wings like eagles. They will run and not grow weary. They will walk and not faint. **Isaiah 40:29-31 (NLT)**

The eyes of all look to you in hope; you give them their food as they need it. When you open your hand, you satisfy the hunger and thirst of every living thing. **Psalms 145:15-16 (NLT)**

Then they cried to the Lord in their trouble, and he saved them from their distress. He sent forth His word and healed them; he rescued them from the grave. **Psalms 107:19-20**

Don't be impressed with your all wisdom. Instead, fear the Lord and turn your back on evil. Then you'll gain renewed health and vitality. **Proverbs 3:7-8 (NLT)**

The Lord will guide you continually, watering your life when you are dry and keeping you healthy, too. You will be like a well watered garden like an ever-flowing spring. **Isaiah 58:11 (NLT)**

In his hand is the life of every creature and the breath of all mankind. **Job 12:10**

You must serve only the LORD your God. If you do, I will bless you with food and water, and I will protect you from illness. **Exodus 23:25 (NLT)**

A cheerful heart is good medicine, but a crushed spirit dries up the bones. **Proverbs 17:22 (NIV)**

Hope deferred makes the heart sick; but when hopes are realized at last, there is life and joy. **Proverbs 13:12**

When a man is gloomy, everything seems to go wrong; when he is cheerful, everything seems right. **Proverbs 15:15**

A man's spirit sustains him in sickness, but a crushed spirit who can bear? **Proverbs 18:14**

He (God) helps the brokenhearted and binds their wounds. **Psalms 147:3**

They will turn to the Lord, and He will respond to their pleas and heal them. **Isaiah 19:22**

They (hypocrites) will say it is wrong to be married and wrong to eat certain foods. But God created those foods to be eaten with thanks by faithful people who know the truth. Since everything God created is good, we should not reject any of it but receive it with thanks. For we know it is made acceptable by the word of God and prayer. **1 Timothy 4:3-5**

I (God) have carried you since you were born; I have taken care of you from your birth. Even when you are old, I will be the same. Even when your hair has turned gray, I will take care of you. I will sustain you and I will rescue you. **Isaiah 46:3-4**

Yet it was our weaknesses he (Jesus) carried; it was our sorrows that weighed him down. And we thought his troubles were a punishment from God, a punishment for his own sins! But he was pierced for our rebellion, crushed for our sins. He was beaten so we could be whole. He was whipped so we could be healed. **Isaiah 53:4-5**

The Lord will guide you always; He will satisfy your needs...and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail. **Isaiah 58:11**

This is what the Lord says,: 'Your wound is incurable, your injury is beyond healing. There is no one to plead your cause, no remedy for your sore, no healing for you. All your allies have forgotten you; they care nothing for you. ... But I will restore you to health and heal your wounds...' **Jeremiah 30:12-14,17**

This is what the Sovereign Lord says to these bones: I will make breath enter you, and you will come to life. **Ezekiel 37:4-6**

Bible Study Worksheet

Read Mark 5:21–34

1. What can we learn about God's mission in the world from this story?
2. What would God's mission in the world look like if it were being fulfilled in North Carolina? Specifically, how can we imagine God's healing presence (e.g. Mark 5:21–34) being made manifest in our local communities?
3. What are the changes in behavior, commitment, attitude, relationships, actions, etc. that need to take place in our congregations and communities in order to make question 2 a reality?
4. Specific to caring for the sick, why is it important that Christians are committed to ensuring that others have access to affordable healthcare? Beyond a theological commitment, are there any life experiences that have led you to this conviction?
5. What steps can I take tonight to help make Medicaid Expansion a reality?



A 501(c)(3), non-profit organization working for a publicly financed, universal health care system for North Carolina and the nation

Resolution to Expand Medicaid

Introduction:

Rev. Dr. Martin Luther King, Jr., said, *“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”* Would you like for your faith-based organization to stand up against injustice in health care, including our NC state legislature’s refusing to accept Federal money to put up to 500,000 poor North Carolinians on Medicaid? Our organization, Health Care for All NC, <<http://www.healthcareforallnc.org>>, has drafted the Resolution below to assist faith-based organizations to educate their members on the issues and to generate positive publicity by passing their own version of this Resolution urging NC to expand Medicaid.

Background:

In 2013 the North Carolina General Assembly and North Carolina’s Governor Pat McCrory rejected available federal Medicaid money that would have provided health insurance to up to 500,000 poor North Carolinians. An estimated 2,800 people will die prematurely each year as a result of this decision. Almost one-fourth of working North Carolinians earn less than poverty wages for a family of four. More than one-fourth of North Carolina’s children live in poverty. One out of three children of color live in poverty. They all need the health care that Medicaid can provide.

On 11/25/13, following our state legislature’s rejection of Federal money to expand Medicaid, Rev. Dr. William J. Barber, II, wrote, *“They rejected the two basic tenets of all major religions and our Constitution: to love our neighbors and to create societies based on justice.”* Their rejection goes directly against our deepest constitutional values and our most deeply held moral values.

Why bother to pass this Resolution?

Imagine your faith-based organization discussing this in a way that motivates people to take action. Imagine passing your version of our Resolution to Expand Medicaid and publicizing it. Imagine emails and telephone calls going out from your members to their friends and loved ones to encourage them to have their organizations pass a similar Resolution. The media is notified and publicity swells. Finally, imagine that the legislators take notice and pass Medicaid Expansion or get replaced at the next election with those who will.

Faith-based morality:

Christian and Jewish scripture both address God’s requirement for social justice toward the poor. The Hebrew prophets and Jesus, also within the prophetic tradition, urged the rich to take care of the poor. Jesus also healed the poor and was known as a great physician. The Jewish principle of *Tikkun Olam* calls upon Jews to “repair the world” and pursue social justice. According to Muslim tradition the Prophet taught that wealth is “a gift entrusted to the wealthy by God (57:7, 2:254, 4:39,

13:22), therefore the poor and the needy are *entitled* to a share of the society's wealth (51:19, 70:24-70:25)."¹

For members of many faiths, it is a spiritual duty and a moral responsibility to do all one can to enhance the health of the poor. This includes urging our state legislators to accept the Federal Medicaid money available to bring new people into Medicaid.

Many faith-based organizations have endorsed guaranteed, universal access to health care for all people living in the US, including the Assembly of the Urban Caucus of the Episcopal Church, the General Board on Global Ministries of the United Methodist Church, the Presbyterian Health, Education and Welfare Association of the Presbyterian Church (USA), Church Women United, the Unitarian Universalists Association of Congregations, and the Central Congress of American Rabbis. The United Synagogue of Conservative Judaism in 2002 called on the Federal government to increase its share of funding Medicaid programs to expand health care for low income people. Single Payer National Health Insurance has been endorsed by the Islamic Medical Association.

Our member, the Rev. Rollin Russell, a retired denominational executive, studied the policies of major religious organizations in America and summarized their statements on health care. He concluded, "*Our religious leaders and organizations speak with one voice*" in favor of *universally accessible, affordable health care for all.*" See his entire statement at our web site: <http://healthcareforallinc.org/resources/OnePagers/Faith.pdf>

Health Care *for All* NC, the state chapter of Physicians for a National Health Program, advocates for the right to health care for all North Carolinians. Expanding Medicaid would bring us closer to making this right a reality.

What you can do:

We urge churches, synagogues, mosques, and other faith-based organizations to adopt their version of this Medicaid Expansion Resolution and publicize that action widely. You may edit it as you wish if you adopt it as your own, and put it on your own letterhead. We suggest you add in statements from your organization affirming universal, affordable health care for all. Please contact Bill Murray, 919-240-7924, billmurray2929@gmail.com if:

- 1) You have any questions, or
- 2) Would like a guest speaker on this topic, or
- 3) Have passed your version of the Resolution.

Then please have your members forward your Resolution to others they know and encourage them to pass new Resolutions.

¹ Islam and Social Justice. Available <http://muslimdreamer.blogspot.com/2008/01/islam-and-social-justice.html> cited July 25, 2014



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Resolution to Expand Medicaid

WHEREAS, the Patient Protection and Affordable Care Act provides federal funding for states to expand Medicaid to all citizens earning less than 138 percent of the federal poverty level; and

WHEREAS, the North Carolina Department of Health & Human Services estimated that accepting Medicaid expansion would extend insurance coverage to more than 500,000 North Carolinians and save the state approximately \$65 million over ten years; and

WHEREAS, the private economic forecasting company Regional Economic Models, Inc., projects that expanding Medicaid would create more than 25,000 jobs by 2016; and

WHEREAS, the American Academy of Actuaries estimates that refusing Medicaid expansion will increase private insurance premiums by more than 2 percent; and

WHEREAS, the tax firm Jackson Hewitt estimates that refusing Medicaid expansion will cost North Carolina employers between \$65 million and \$98 million in fees; and

WHEREAS, we believe all residents of North Carolina should have access to affordable, quality health care;

Therefore, we urge the North Carolina General Assembly and the Governor to immediately accept federal funds to expand Medicaid in North Carolina.

COALITION FOR HEALTH CARE OF NORTH CAROLINA

Post Office Box 502, Carrboro, NC 27510

(919) 246-4843 (for Project Contact only)

"Of all the forms of inequality, injustice in health care is the most shocking and inhumane..."
Dr. Martin Luther King, Jr.

January, 2016

Office of the Governor
20301 Mail Service Center Raleigh,
NC 27699-0301

Dear Governor McCrory,

Despite some improvements implemented under the Affordable Care Act (ACA), medical care in our state remains inaccessible to many and woefully inefficient:

- According to the Kaiser Family Foundation, 1.6 million nonelderly North Carolinians have no health insurance.
- A 2014 study by researchers at Harvard and City University of New York projects that between 455 and 1,145 North Carolinians who would be covered under Medicaid expansion will die each year because they lack health insurance.
- Duke University Hospital estimates that the cost of treating uninsured patients at their hospital alone in 2012 exceeded \$40 million.
- Pungo Hospital in Belhaven, NC has already closed and other rural hospitals are on the verge of closing because of uncompensated care.

With a profound concern for the health and well-being of the people of North Carolina, **we write this letter to urge the acceptance of Medicaid Expansion.** Here are the compelling reasons:

- According to a study done by the Kaiser Family Foundation, Medicaid expansion would extend insurance coverage to 357,000 North Carolinians.
- The NC DHHS estimated that accepting Medicaid expansion would save our state approximately \$65 million over ten years.
- The private economic forecasting company Regional Economic Models, Inc. projects that expanding Medicaid would create more than 25,000 jobs in NC by 2016.
- Cone Health Foundation estimates that Medicaid expansion would generate \$21 billion in total business activity for NC from 2016 to 2020.

Until North Carolina accepts Medicaid expansion, people's lives will remain at risk. The people of North Carolina deserve to know that when we need medical help, it is available *and* affordable. Please do everything in your power to assure Medicaid Expansion for North Carolinians.

With hope for health care for all,

Signature: _____ Name: _____

Address: _____

City: _____ State: _____ Zip code: _____

Church/Organization

Affiliation (Optional): _____

MARCH 8, 2016 6:59 PM

Hundreds of thousands still fall into ‘Medicaid gap’ in North Carolina

BY KAREN GARLOCH

kgarloch@charlotteobserver.com

Last fall, Lue Raven, 55, got laid off from her job as a social worker at a long-term care center in Charlotte. For the first time in her adult life, she found herself without health insurance. And when she tried to buy a private policy through the online marketplace, she was surprised to learn she didn’t qualify for a federal premium subsidy that would have made insurance affordable.

Lue Raven of Charlotte lost her health insurance when she lost her job in 2015. But the biggest shock was when she learned that she still didn’t qualify for Medicaid or for a federal premium subsidy to buy private insurance. Legal Services of Southern Piedmont

She falls into what’s called “the Medicaid gap.”

Her income is too low to qualify for a subsidy, and because she’s not disabled and doesn’t have small children, she doesn’t qualify for coverage under the state’s Medicaid program for low-income and disabled residents.

“She’s really just the face of a much larger crisis in North Carolina,” said Madison Hardee, a lawyer with Legal Services of Southern Piedmont. “We have hundreds of thousands of people in her same situation.”

Health care experts will discuss “Closing the Coverage Gap in NC: Where We Go From Here” from 11:30 a.m. to 1 p.m. March 16 at Myers Park Baptist Church, Heaton Hall, 1900 Queens Road. The program is free, but the charge is \$10 for lunch. Register at www.goleaguego.org/Lunch.html.

Speakers will be Adam Linker, co-director of the Health Access Coalition at the N.C. Justice Center; Susan Shumaker, president of Cone Health Foundation; and Rob Luisanna, managing partner of Pilot Benefits, a Greensboro insurance agency.

The Medicaid gap was created when North Carolina’s lawmakers refused to accept the ACA’s option to expand the federally funded health care program.

North Carolina is one of 19 remaining states – also including South Carolina – that have not expanded Medicaid as the ACA intended. In those states, people who fall below the federal poverty line get nothing while those who earn just above \$11,700 can get hundreds of dollars a month in federal aid.

Under the ACA, the federal government covers 100 percent of the cost of Medicaid expansion through the end of this year. After that, the percentage decreases to 90 percent by 2020 and beyond.

Gov. Pat McCrory and the Republican-led legislature have blocked Medicaid expansion that would have added coverage for an estimated 300,000 to 500,000 North Carolinians.

A recent poll, commissioned by N.C. Child, shows there is bipartisan support for accepting Medicaid expansion. Overall, 72 percent of North Carolina voters support closing the gap, including 62 percent of Republicans, 84 percent of Democrats, and 62 percent of Independents.

The [poll](#) was conducted by Public Policy Polling, which surveyed 2,003 North Carolina voters in automated phone interviews in January.

Raven, the social worker who lost her job and her insurance, said she had to go to the emergency room – one of the most expensive venues – to get some of the medicines she takes for high blood pressure and chronic leg pain.

When her supply of pills got low, she said she called several Charlotte clinics that serve low-income patients, but none were accepting new patients. After explaining that she has high blood pressure, she said the receptionist at one office told her, “The best way for you to get your medication is to go to the emergency room,” where patients can’t be turned away.

Since then, Raven has visited a free clinic, Charlotte Community Health Clinic. But she’d prefer to have insurance and see her own private doctor.

“I can’t understand it,” she said. “I’ve worked all my life. Why can’t I get health insurance?...I’m not married. I have nobody to depend on. It’s just me. I’m leaning on the system right now to help me.”

The Greenville Daily Reflector

Wednesday, April 13, 2016

Medicaid Expansion an Opportunity for Compassionate Inclusion

Reverend Bob Hudak

Each year in North Carolina, thousands of people die of preventable diseases and almost 1.5 million currently lack health insurance. In Pitt County, 1 in 5 people are without health insurance. Our state has the opportunity to provide coverage to those in the gap, but continues to reject \$4.9 million a day to expand Medicaid.

The N.C. Department of Health and Human Services will hold a public hearing from 2-4 p.m. tomorrow in the Emerald Ballroom of the Greenville Convention Center on their proposed plan for Medicaid Reform. This hearing will be an opportunity to ask that expansion be included in the reform plan.

An opportunity to learn more about this will take place at 7 p.m. today in St. Paul's Chapel, 401 E. Fourth St. Liz Millar, the Medicaid Expansion Coordinator as staff member of the N.C. Council of Churches will update us about the current state of Medicaid Expansion and how we can advocate to bring health care to 500,000 people.

As the Ecumenical and Interreligious Officer for the Episcopal Diocese of East Carolina, I serve as a governing board member of the N.C. Council of Churches — born 80 years ago when the state's faith leaders stood up and cried out against the injustice of segregation and racial discrimination. It's good to know, in the current political 'potty' mess we face, that the council works for Medicaid expansion and a state that welcomes immigrants and refugees.

More importantly, we're working for people to be healthier and for a more peaceful planet where fewer of our sisters and brothers are displaced by factors beyond their control. The council is working for voter access, fair, livable wages and the just treatment of farmworkers. In addition, we're working for a compassionate society that doesn't value people based on income, gender, skin color or any of the other identifiers used to minimize or make people 'other.'

We are working for care of creation, sustainable and equitable food systems and for a society where having enough for all isn't viewed as suspect or threatening. More importantly, we are working toward a planet that is treated with respect and where the inhabitants are valued equally.

Our faith calls us to do nothing less.

BOB HUDAK

Greenville

Pradeep Arumugham: The cheapest patients

I had the pleasure of taking care of a North Carolina constituent recently. She is in her early 60s with severe heart failure acquired as a genetic abnormality. She works in a small diner here and makes \$9,000 a year. She needs a defibrillator, which costs from \$50,000 to \$80,000.

She does not have health insurance since she cannot afford to buy on the open market. She tried the Affordable Care Act. The cutoff is above her pay so she is not eligible. Since Republican lawmakers are fiscally responsible, she understands why they rejected money that was coming from Washington to expand Medicaid. After all, they have to do what is best for the people in other states that expanded Medicaid or what is best for their friends in the insurance and pharmaceutical industry.

She fully supports GOP policies because, after all, what is one life worth? She also understands that the general Republican thought that Medicaid expansion is a Democratic socialist ploy had nothing to do with why they did not adopt it.

I regret to inform you that she died a few days ago. I am pretty sure she and her family are thankful to Republicans for saving all this money. She totally understands the position that the cheapest patient is a dead patient.

PRADEEP ARUMUGHAM, M.D.

KINSTON