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**TESTIMONY IN FAVOR OF SCR13-002
"Colorado Health Care Cooperative"
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I consider myself extremely lucky. In December 1945, my dad returned home from World War II. Seven months later I was born. That's right: I was premature. For my first month and a half, I lived in an incubator in a hospital.

My mom, who just turned 94 this week, used to keep records of every penny they spent. So, I know that my birth and medical care, including my mother's nine days in the hospital and the doctor's bill, cost a total of \$463.41. To put that in perspective, our rent was \$60 a month and a doctor's office visit was \$10, about the same as a month's worth of dairy products delivered to our door or a month of diaper laundry service.

When I was five years old, my dad was recalled into the military, and until I was 21, I received great health care as a dependent of the United States Air Force.

After I moved to Denver as an adult, I got my own health insurance. In the 1970s, my premium started out at \$12 a month, although it did creep up year by year. Still, other than a low co-payment for office visits and medicine, my insurance covered everything. Seventeen years ago when I was diagnosed with breast cancer, my surgery and overnight hospitalization didn't cost me a dime.

Over a period of forty years, the cost of my health insurance rose from about 3% of my income to almost 30%. That was just for premiums, not deductibles, co-pays and other medical costs. Still, I had no other major expenses and I was able to afford it. I was lucky. Now, I'm on Medicare and I'm thrilled. I am lucky.

I wish everyone could be as lucky as me. Everyone needs medical care sometime in their lives. It needs to be accessible to everyone. And it needs to be affordable. The Colorado Health Care Cooperative would do both. You may not agree with this approach, but I'm not asking you to endorse the co-op. I'm merely asking you to let the voters decide.

Thank you.