

Thank you Mr. Chairman, I appreciate you having this hearing today to shine a light on the problem of the uninsured in America.

Last month, I had the opportunity to visit one of the community health centers in my district. Using a mix of Recovery Act funds and foundation funding, Heartland Health Center-Uptown was able to complete major renovations to the health center. The health center used \$634,000 in Recovery funds to implement an electronic record in its dental and mental health programs. The goal of the project is to further integrate their health care delivery systems and improve care quality for its patient population. These expansions are needed to meet the needs of its growing patient population of low-income and newly homeless people—people who were never homeless before.

Heartland Health Center, like many low-income providers, is seeing an increase of people who at one time had access to health care but now can no longer afford to meet the cost-sharing demands of their insurance. The current coverage is too expensive or often fails to cover their care and they need to supplement their insurance benefit with less expensive more readily accessible care at Heartland.

As an FQHC, Heartland takes all comers but Heartland and the Federal Government shouldn't be on the hook for private insurance companies when they fail to meet their patients' needs. Insurance companies have been providing fewer services and charging higher rates for far too long.

A recent survey in the September Consumer Reports found that 1 in 4 insured Americans are underinsured. Millions are dipping into their savings to pay medical bills or putting off accessing treatment for life-threatening disease because it is simply unaffordable. The current system of care is unsustainable and it's time for a change.

I would like to thank the witnesses for being here today to share their stories with us, I look forward to this hearing and I yield back.