

February 20, 2015

The Honorable Nikki R. Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

Governor Haley:

I am writing to give you my story as to how the decision for South Carolina to refuse the Medicaid expansion is affecting my life.

I am 63 years old and recently retired. My only income is my monthly Social Security check for \$885. Recently, I began experiencing shortness of breath and tiredness. I made an appointment with my doctor at North Central, a clinic in Rock Hill which accepts payment based on a sliding scale. She referred me to a cardiologist which determined I was in need of a heart cauterization. This medical procedure could cost in excess of \$10,000.

Due to my income, I am not eligible for subsidies through the marketplace. I am also not eligible for Medicaid due to my age. Catastrophic plans offered through the marketplace would cost me \$375 to upwards of \$581 per month. Private health insurance plans would cost \$195 to \$230 in monthly premiums.

As you can see, I continue to be in a difficult position in which I need lifesaving healthcare with no ability or options to afford it. I have worked all of my adult life contributing to society. I am a mother and grandmother. This is the time for me to enjoy my family, not to fall into financial ruin due to medical bills.

It pains me to think that my story is similar to so many others across our state. Why are so many of us left to fall through the cracks of the system? Please tell me...what would you do in my situation?

Respectfully,



Vicki Garner

Cc: Mick Mulvaney