

April 1, 2025

The Honorable Marcy Kaptur
U.S. House of Representatives

Dear Representative Kaptur,

My name is Lindsey Steele and I am a student at Firelands Regional Medical Center School of Nursing. I am a resident of Sandusky, Ohio. I am a nursing student who is passionate about healthcare and believes all individuals should have access to affordable prices. I am writing due to concerns regarding the difficulties many older adults face in accessing affordable healthcare. There is an increasing number of older adults residing in Ohio and across the country. I believe it is crucial that the financial obstacles the older adult population endures need to be addressed.

While the Affordable Care Act, which was signed into law on March 23, 2010, has made improvements in expanding access to healthcare for many Americans, the older adult population continues to face significant barriers. As people are reaching the age of retirement, they have the burden of managing chronic health conditions and understanding the healthcare system. The cost of healthcare has continued to rise at an alarming rate. Many older adults rely on social security, work pensions, or their savings. These factors in place can help promote financial stability but only for a limited time. From first hand experience between my personal life, working in an assisted living facility, and throughout my clinical nursing rotations, I have noticed the struggle older adults face. Even with Medicare, many seniors find themselves struggling to pay for medical services, life saving medications, and treatments, which can result in devastating consequences for their health and financial stability. These factors leave them uninsured, uncared for, and unprotected.

The Affordable Care Act still needs improvement to address the specific needs of older adults, such as prescription drug costs, Medicaid expansion, and long-term care coverage. One idea I had was to allow insurance companies to directly negotiate drug prices with pharmaceutical companies, expand the list of medications covered under insurances, and possibly expand the eligibility for the ACA. If drug prices were able to be negotiated, the cost could decrease resulting in more people having the funds to purchase them. The ACA has a Medicare Advantage plan, but with this plan comes restrictions to certain hospitals or facilities who accept the insurance, high out of pocket expenses, and can cause patient dissatisfaction. I have witnessed many individuals willingly leave a doctors office or hospital due to their insurance not being eligible to be accepted. These individuals are at risk for serious life threatening complications without professional help. If the ACA plan was accepted at all hospitals in Ohio, I believe more older adults would seek treatment when needed, or stay compliant with their medication. One specific expensive out of pocket cost is medications. I understand the ACA offers several significant benefits for lowering out-of-pocket medication costs, it does have some

limitations: Unfortunately not all medications are guaranteed to be covered, especially with the specialty drugs that are arising.

With an aging population, it is critical the older adult population have access to the care, medications, and services they need to live safe, healthy, and independent lives. I respectfully urge you to consider my ideas and implement changes that will strengthen the Affordable Care Act, lower prescription drug prices, and expand coverages. I believe these changes will drastically and improve patient outcomes, prevent readmission from noncompliance, and improve access to long-term and home healthcare services for older adults. My contact information is listed below, thank you so much for your time and consideration.

Sincerely,

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