

Exhibit D

DECLARATION OF MELISSA SPEARS-LOJEK


1. My name is Melissa Spears-Lojek. I go by Missy or M. I am competent and making this declaration on my own behalf. If called as a witness, I would testify with the following:
2. I am 39 years old and live in Covington, KY.
3. I first got Medicaid in 2015 and did have insurance through my then employer, the Internal Revenue Service, and also had periods of uninsurance. I have had medicaid consistently since 2015. I was able to work part time and take care of my wife at the time, who was then very ill.
4. When I was taking care of my then wife, I started a business to be able to have more flexible hours, Keep Your Shirt On Covington, LLC (KYSOC). I made enough money to pay our bills, including our mortgage at the time.
5. My wife and I separated in May 2017. Since that time my business, KYSOC, has made more and significantly less money. I have worked varying hours.
6. In 2017 I also worked at LFP, Inc. in 2017 and in combination with KYSOC earned around \$8,000 adjusted gross income for the year. My wife and I sold our home in 2017 and I now rent an apartment at \$575 per month. My rent includes water, electric, gas, and trash. I continued working at LFP, Inc. in 2018 for a total of around \$6,000 gross for the year and KYSOC for around \$8,000 modified adjusted gross income for 2018. I am no longer working at LFP, Inc. but I am still working at KYSOC in 2019.
7. I have been hired by Lil's Bagels to work part time, but as of today, January 7, 2018, I am not working at Lil's Bagels. I expect to be working at Lil's Bagels on or around January 16th, 2018. I expect to be working approximately 19 (nineteen) hours per week at \$13.00 per hour, approximately \$247 per week and \$988 per month gross. I will also continue to run KYSOC additionally, at varying hours. During the winter there are times I work very few hours at KYSOC, and weeks in the summer when I work 20-40 hours at KYSOC.

8. My wife and I, from whom I am separated and pursuing dissolution, jointly own a 1998 Mercury Villager mini-van, which does not run. It has not run or been able to be driven in more than 6 months. It is also missing a front window.
9. I do not have access to any drivable vehicle.
10. I have not made appointments to providers because I did not have a way to get there, before I knew about NEMT (Non Emergency Medical Transportation).
11. I have made appointments and will be using NEMT as my transportation.
12. I keep a very careful budget and am very concerned about all of Kentucky HEALTH, including the premiums. I expect my premium will be around \$15 per month. There is not room in my current budget for the premiums, and I understand that as an entrepreneur, business owner, and retail worker that my sending a few dollars does not cover the government cost to collect those dollars and it is not fiscally responsible.
13. I go to a family doctor with my health insurance. I get my vaccinations, walk to work, and try to take care of my health. I use my insurance and know that I have been through many different financial situations where without medicaid I would not have been insured.
14. I am very concerned about these proposed and now approved changes to our medicaid program. I do not think they are cost effective or reasonable for me or Kentucky. I do not have a bank account and it is not clear to me how I would go about paying the premium.
15. I also have concerns about the accuracy of reporting. I have made reports to Medicaid in the past and making changes was so complicated and took so long that eventually I gave up on trying to correct my name. I have had problems with information being incorrectly communicated from my MCO (managed care organization) to Medicaid and vice versa. I fear being locked out of my health insurance based on a paperwork transmission problems like I have experienced in the past.

16. I have agreed to be named as a plaintiff and to participate in this lawsuit as a class action representative. I am doing this because of what I said above, that Kentucky HEALTH would be harmful to me and others. I think these changes, called Kentucky HEALTH, are harmful to all the citizens, workers, and budget of the Commonwealth of Kentucky.

17. I declare under penalty of perjury that the above information is true and correct.

Dated this 13th day of January, 2019



Melissa Spears-Lojek