

Ladies and gentlemen,

Imagine for a moment, a family's world turned upside down, a child in need of critical care, a parent battling illness, or an elderly loved one looking for comfort in their twilight years. Now, imagine facing these challenges while being denied the coverage that was supposed to protect them. This is not just about policies and premiums; this is about people—about lives hanging in the balance.

We all pay into the system, trusting it will be there in our times of need. Denying coverage is not denying a claim; it's denying humanity, security, and peace of mind. It's denying hope when hope is needed most. Each time a claim is rejected, it leaves someone vulnerable, anxious, worrying about an uncertain future.

I stand here today, not just for those who've been denied, but for every one of us who believes in fairness and compassion. Let us work together to ensure that when people reach out for help, they aren't met with resistance but with understanding and support. Let's turn denial into protection and despair into hope.

Thank you.