

Testimony of Robin Beaton

My name is Robin Beaton. I am 59 years old. I was a Registered Nurse for 30 years, worked in a hospital. I had group insurance and was in good health. I retired from nursing and opened my own small antique business. My father always taught our family how very important insurance was. So at my Dad's insistence I obtained an individual policy with Blue Cross and Blue Shield in December 2007.

In May 2008 I went to a dermatologist for acne. A word was written on my chart and interpreted incorrectly as meaning precancerous.

In June 2008 I was diagnosed with invasive HER-2 genetic breast cancer, this is a very aggressive form of breast cancer. In the beginning, I was told I needed immediate surgery. The doctor told me you have a lumpectomy if the tumor is small enough. In the beginning the doctor said the tumor was 2 centimeters.

When the surgeons scheduled my surgery I was pre-certified for two days hospitalization and surgery. The Friday before the Monday I was scheduled to have my surgery Blue Cross red flagged my chart due to dermatologist chart. The dermatologist called Blue Cross directly to report that I only had acne (pimples) and to please not hold up my cancer surgery. Blue Cross called me on the Friday before I was to have cancer surgery on Monday and informed me that they were launching a 5 year medical investigation into my medical history and this would take approximately 3 months.

I was frantic. I was totally alone as my family lives in Jacksonville Florida. The hospital wanted a \$30,000 deposit, and I knew I could not pay this or for the surgery myself. I had no idea what to do or where to turn. I met a lady who told me you need to call your congressman Joe Barton for help.

I called Joe Barton's office and told them my situation. Joe Barton's office went to work immediately to help me. The next day I received a letter from Blue Cross completely cancelling my insurance back to the first date it was issued. Joe Barton and Christy Townsend worked non-stop everyday calling Blue Cross Blue Shield to try to get my insurance reinstated so I could have my cancer surgery. No success at this point.

I began going everywhere looking for help, county hospitals, Foundations, agencies. Everywhere I went I was placed on a waiting list. When you have aggressive invasive cancer you have no time to wait as the cancer grows everyday. I went back to the county hospital where they lost my medical records three times. The process was unending searching for help for cancer. I did everything to get help. Everywhere you go takes time. No help was found until Joe Barton and his staff, after working a very long time, got Blue Cross to reinstate my insurance after being diagnosed with aggressive invasive breast cancer in June 2008. I was then placed back on the surgeons list to receive my cancer surgery. I finally was operated on October 2, 2008. My tumor grew from 2 centimeters all the way to 7 centimeters. Also, I had to have both breasts removed and all my lymph nodes due to waiting from June to October for treatment.

Delaying treatment for cancer only worsens the condition, costing more to treat and treatment much more intensive. Also the outcome is not as good.

This is America and people who purchase individual policies and pay their premiums deserve to receive what they have paid for. The sad thing is Blue Cross gladly took my high premiums and the very first time I filed a claim and was suspected of

having cancer I was cancelled. Blue Cross searched high and low looking for a reason to cancel me when I needed insurance the most.

There is a nurse in my church who works fulltime for Blue Cross. Her sole job is to go through medical records searching for reasons to cancel people's policies. After she heard what happened to me she came to me and told me how very sorry she was.

Blue Cross will do anything to get out of paying for cancer. Another sad fact is anyone who has a catastrophic illness who is not part of a group stands a greater chance of being cancelled, left out in the cold without insurance.

Since last June I go to a cancer support group. Four of the women in my group had individual policies and had their insurance cancelled due to cancer. Two of the four women had to declare bankruptcy.

I live in fear everyday of my insurance being cancelled again. Blue Cross has control over life and over death.

I go to chemotherapy every 3 weeks for 1 year. Last week I had my second 2 ½ hour breast reconstruction surgery. Once you have cancer you always have it. It is a never ending battle. I pray no one has to go through the sheer agony I have endured for one year. I did not deserve to have my insurance cancelled.

I owe my life to Joe Barton and his staff. I gave up and they never gave up on helping me. Only because of them was I able to get help.

I pray that you will listen to my story and help people like me who are powerless against big insurance companies.

Thank you.
Robin Beaton
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