

Patricia Reilling

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Good Morning Mr. Chairman and Members of Congress. My name is Patricia Reilling.

I opened my art gallery in 1987 and in 1990 took out a group health insurance plan with Anthem through the KY Retail Federation. In 1994, my policy was changed to a one-person group and I have had that same coverage – with slight changes on occasion – until June 30 of this year. I received a letter from Anthem at the beginning of June, informing me that my coverage would end on June 30, 2009 and that was the first time I had heard anything about it. To be honest, I had not even opened the letter for at least four or five days, because I had also received the information I get from my insurance agent every year around this time telling me about renewal rates for the coming year, as well as my bill for July's premium payment. I had opened those and was planning on calling my agent to ask if I should make any changes or stay with what I had, since it's all Greek to me and I've always followed her advice. When I did open the cancellation letter, I was totally shocked.

But if you don't mind, I'd like to back up a little and tell you some background concerning my health and the reason this has been so devastating for me. I have always been very healthy, hadn't been in a hospital since my son was born, and could be in a room full of people with the flu and wouldn't even get the sniffles. I do have a bad back and at one time had a few tests – and now see a pain management doctor three or four times a year. I have also been on some prescription meds for this condition. Other than that, I've been known to describe myself as being "healthy as a horse," which I guess isn't very flattering, but it is pretty accurate - or was ... until March of 2008, when I discovered a lump in my breast.

After visiting my primary care physician, I went for a mammogram and ultra-sound and when the technician was finished, she said she'd just check with the Radiologist to be sure she had everything she needed. Much to my dismay, it was the doctor who came in and sat down on the table with me to explain they'd found lumps in both breasts, they were definitely *not cysts* and I needed to see a general surgeon for biopsies.

Even before the surgeon performed the biopsies, he told me he was quite certain it was cancer and that he would need to remove both breasts. He did the biopsies, but had difficulty locating one of the tumors and needed to do one of the biopsies again and ordered an MRI. Much to my amazement, I received a letter from Anthem denying the MRI with the explanation that nothing in my health background or family history indicated that I would be likely to have cancer. Considering the fact that even I don't know my family's health history, I found that to be truly astonishing. They did, eventually, approve it but by that time I had already gone through another rather painful

biopsy – which required a bit of hunting and digging – and as expected, I did have cancer in both breasts and had the mastectomies on April 7, 2008.

I made a rather long, but full recovery and on December 2, 2008 was admitted to Baptist East Hospital for reconstructive surgery and was released after five days. The last drain was removed at my plastic surgeon's office around January 7 and when I returned to her office on January 14<sup>th</sup> it was obvious I had a serious abdominal infection and she wanted to admit me to the hospital that morning but had to wait until the next day because I'd eaten a small breakfast. I was admitted to Baptist East at 5:30 a.m. on the 15<sup>th</sup> for emergency abdominal surgery for a very invasive case of MRSA, which I contracted during my reconstructive surgery in December. The incision from my December surgery was re-opened and my abdomen was flushed with six liters of antibiotic fluid and the incision was closed. I then had another emergency surgery on the 17<sup>th</sup> and was so ill and anemic that I required a blood transfusion (I believe a normal hemoglobin count is 13-15, mine was 7 and my potassium level was so low that they had to do a 'fast feed' into my vein right before surgery that was the most painful thing I've ever experienced.) In addition to flushing out my abdomen, this time the surgeon had to remove my entire umbilicus (basically the interior portion of my belly button) and sew up the actual belly button, because the infection had eaten it away. I remained in the hospital for seven days and had to stay with relatives for a week or more before going home because I could not take care of myself. Since that time, I have never regained my strength and the MRSA has flared up in a major way three times, pretty much every time I stop taking the antibiotics.

Now, the area where my abdominal muscles were attached during my reconstruction surgery seems to have been compromised by the MRSA and the muscles are no longer supporting my 'innards' – to use the most sophisticated medical terms – and it is very painful to stand for more than 15 or 20 minutes. My infectious disease doctor feels that the infection is deeply imbedded in the scar tissue and will require surgery to clear it up. Because of the MRSA, I was never able to complete the second stage of my reconstruction surgery and now a large portion of my original surgery has been compromised and will need to be repaired. Obviously, with no insurance coverage this will be impossible.

I was told that recovery time for this TRAM flap procedure was approximately six weeks. I have been totally out of commission for eight months. That, combined with the recovery time from my mastectomies without work has been devastating. The MRSA was difficult enough to deal with, but when I received notification that my insurance was being cancelled – with barely a month's notice, the world came crashing down. My medications alone – and this is generics – come to nearly \$2,000.00/month. I recently had an appointment with my infectious disease doctor, but when I told them my insurance had been cancelled, they told me it would cost \$280.00 to see her. They said

I could see her at the clinic, but it would be another 2 ½ weeks. I made the appointment for 9 a.m., didn't get to see her until after 11 and to be honest, things just weren't the same. I've always been a very compassionate person and have tried to put myself in another's shoes. But I have certainly been getting an in-depth education in the difference between the haves and the have-nots recently and it's truly eye-opening.

As you can probably imagine, it's not easy to virtually stand up in front of the world and tell some of the most intimate details of your life. But then, I never in my wildest dreams imagined I would find myself in this situation. I started out with a successful career as a Copywriter for some of Louisville's top agencies then became a freelance writer. I ran a manufacturing company in New York, then opened my art gallery, which was an instant success and have remained working in art, interior design and organization ... until I got sick. Had I not gotten the staph infection, things would have been a little tight for a while, but life would have rolled on. As it is now, I've gone from driving a Mercedes convertible, with a mini-van for the gallery; travelling around the world; getting my hair done in New York; paying all my bills and being able to help anyone who needed it (which was my greatest joy) ... to spending every waking moment calling agency after agency for assistance and pharmaceutical companies for free medications and trying to find freelance writing jobs again (which I love, but no longer have my connections) because that's work I can do lying down. Who knew that even food stamps are on plastic these days? I used to *sell* my clothes at consignment stores, now I *buy* them there, but I'm not complaining, there are beautiful things to be found ... and I'm not proud.

I guess one of the points I'd like to make is that it can happen to almost anyone. If you get sick and you lose your insurance, you can be in serious trouble in an amazingly short period of time. With all the laws that have been passed protecting women with breast cancer and assuring they will get proper treatment, I never imagined I could end up in this situation ... with no way to repair my initial surgery and complete my reconstruction. After having been a policy holder with Anthem for nearly twenty years, almost fifteen of which I was considered a one-person group and never missed a payment, I couldn't understand how I could receive a letter dated June 1, 2009 saying my coverage would end June 30, 2009!

I called my agent, who told me that Anthem was no longer going to allow one-person groups. I still couldn't understand how they could drop me with so little notice and with my cancer reconstruction surgery not completed. So I began writing and calling everyone I could think of. I finally reached someone who told me I had been sent a letter telling me they were discontinuing my coverage (no mention of one-person groups) in April and another in May that I could respond to. I never received those. They told me the letters were also sent to my agent and when I called and asked, she said she had received a letter, but said that they were offering a conversion plan that

was way too expensive and she knew I wouldn't be able to afford it and said she had sent it on to me. She did send it on, but that was after I had received the cancellation notice. Had I known something in April, I could have at least had a head start on finding some alternative coverage and certainly could have gotten in touch with the pharmaceutical companies for my prescriptions.

I'm sure this was an oversight or mistake of some kind, because for nearly twenty years she has provided me with excellent service. But the fact that the results of an error like this being so monumentally disastrous and without recourse seems unbelievable and quite honestly inexcusable on the part of the insurance company. In my appeal, all I asked was that they continue my coverage until my treatment could be concluded. Their answer said something about hoping my health improved and that I regained my previous lifestyle. How they expected that to happen I don't know. Maybe I should have asked to speak to the psychic who knew that my family's health background had pre-determined that I couldn't possibly have cancer.

I just want to thank President Obama and all our congressmen and their hardworking staff members for their time and efforts to make changes in our system so this type of thing will become a bad memory. I know that my time can certainly be better spent than making endless calls, writing countless letters and waiting on never ending lines merely in an attempt to restore some semblance of normalcy and a lesser degree of panic to my life.

