

**Statement of Stacy Cook  
Carroll, Iowa**

**"A New, Open Marketplace:  
The Effect of Guaranteed Issue and New Rating Rules"**

**Committee on Health, Education, Labor, & Pensions  
United States Senate  
April 11, 2013**

Chairman Harkin, Ranking Member Alexander, and Members of the Committee, thank you for inviting me to share my story about the positive impact I believe the health insurance reforms that were included in the Affordable Care Act will have on me. I am a volunteer with the American Cancer Society Cancer Action Network (ACS CAN) which advocates on behalf of millions of cancer patients nationwide. It is both an honor and a privilege to have the opportunity to address the Health, Education, Labor, & Pensions Committee, and have my voice heard.

My name is Stacy Cook, and I live in Carroll, Iowa. I am 36 years old. In December 2004, I was 28 and was diagnosed with breast cancer in my right breast. I was fortunate that, at the time, I had adequate health insurance through my job, so I was able to receive the care that I needed.

In November of 2009, I moved from Iowa to Arizona. In March of 2012, I found another lump in my breast. I immediately made an appointment to get it looked at. I got the call about a week later that confirmed it was cancer again; except this time, it was in my other breast. I was scheduled to see an oncologist on April 3rd. I went to see the oncologist and he confirmed that I would need to have chemotherapy. He also told me that I would need to see a surgeon. As I was checking out of the oncologist's office, my oncologist came and told me that the surgeon wanted to see me right away. I thought to myself, wow this is happening fast! My aunt was with me so we went straight over to the surgeon's office. Within a few minutes of examining me, he told me that he recommended that I have a mastectomy the next morning. I was overwhelmed – everything was happening so fast. I had my mastectomy the next day.

In the midst of all of this, I was informed that my insurance wouldn't cover any procedures such as the mastectomies and hysterectomy I would need, would not cover the chemotherapy treatment I would need, and would only pay for 5 doctor visits a year. So not only did I have all of these emotions from being diagnosed and having to have a mastectomy, now I had to worry about how I was going to get the treatment that I needed. I applied for the Arizona State Health Insurance Program and was denied. I searched and searched for any other insurance that would help me. I looked into the

Preexisting Condition Insurance Plan but found out that I had to be without health insurance coverage for six months to be able to qualify. By the time I would have been eligible for the program, I would have completed my treatment.

I was told by the hospital where I was receiving my care that in order to be able to have my chemotherapy treatments, I would need to pay for them up front before they would administer them. Because of the kindness of friends and family, I was able to pay for three of the six chemotherapy treatments that were recommended by my oncologist. I was only working 28 hours a week and was not able to take on any more hours because of the side effects from my treatments. It got to where I could not afford my rent or pretty much anything else, so I made the decision to move back to Iowa. At 36, I was moving back in with my parents. I felt like a failure, but had no other option.

After I moved back to Iowa, I continued my search to try and identify health insurance coverage that would allow me to access the lifesaving cancer treatments I needed. I looked into the Iowa State Health Insurance Plan and found that because of my breast cancer, I would have qualified for the program if I had been diagnosed in Iowa. However, since I was diagnosed in Arizona, I was denied health insurance coverage again. Thanks to the hospital in the town where I am living, I was able to receive the rest of the chemotherapy treatments I needed without having to worry about paying for them up front. The hospital has a policy of treating patients first, and then worrying about how they will get paid. Currently, I am seeing my oncologist every 3 months for follow-up visits. I am also paying out of pocket for my prescription cancer drug, Tamoxifen. Unfortunately, I am now so far in debt because of my medical bills, I feel that I will likely need to file bankruptcy in 2013. My medical debt to date is near \$40,000.

I now have peace of mind knowing that, in 2014, I will no longer be denied coverage because of my pre-existing condition -- cancer. Having access to affordable insurance coverage and quality medical care will give me a better peace of mind for the future. My future is much brighter today than before the enactment of the Affordable Care Act, and for that I am very grateful.

Thank you very much for your time. I will be happy to answer any questions.