

**Testimony of Karen Milligan  
Partnership for Coverage Hearing  
October 3, 2007**

Hello. My name is Karen Milligan and I am a breast cancer survivor of nearly nine years. In 1998, I had a lumpectomy, chemotherapy and radiation, after which I was pronounced cancer free. I was lucky – my husband's employer provided good, comprehensive insurance coverage and I was able to focus on getting well again, without the worry of expensive medical bills.

However, two years ago, I heard those dreaded words again – ' you have cancer.'

When I first found out that my cancer had returned, I was still covered under my husband's insurance, the same insurance that we had during my first battle with the disease. However, my husband recently lost his job. Along with it, we both lost the option of our former insurance plan. But we believed we would be ok. After all, I was working and my employer would cover us both.

What we quickly realized, however, was that our new insurance plan was going to cost us much more money than our former plan.

My premiums are not expensive. I only contribute thirty-two dollars per week for my health insurance. However, I do have to pay ten percent on

all health services that I receive. Currently, I am paying two hundred and fifty eight dollars per week for my treatment. When you combine this weekly cost with my premiums, I am paying over ***twelve hundred dollars per month*** so that I can try to fight this disease, three times the amount of my monthly mortgage payment. I don't know how long I'm going to need to continue, but at the rate I'm going, I will be paying over fourteen thousand dollars this year toward medical expenses.

Since August, when my new insurance plan became effective, my husband and I have accumulated roughly seven hundred dollars in medical debt. With the loss of his previous income and the continued expenses of my treatment, I doubt that we will be able to pay off that debt any time soon. In fact, I am ***certain*** that we will continue to acquire more debt with the hospital and I can't stand to think about what that will mean for our future. At 52, I cannot even begin to think about retirement with our current financial situation.

Have I mentioned that we still have other bills to pay? We are both hard working individuals, and we have always been on top of our expenses. But now, with the additional cost of my cancer, we are struggling with the costs of everyday living.

I have looked to charitable organizations for help. There are a number of patient advocacy foundations and other sources of money. But, I find that the persistence needed to receive help requires more time and energy than

I can currently invest. I do not understand why finding money to treat my disease should take so much effort. Asking an already ill person to jump through so many hoops just to pay for medical care seems unethical to me.

My family and I recognize that medical treatment is expensive. And we recognize that it must be paid for. But, I always understood insurance to be an assurance that you would not face financial devastation. I always thought that I would be able to focus on my health, not my bills. It seems I misunderstood.

My family and I hope that, by sharing our story, we can shed some light on this misunderstanding. And, just maybe, we can help you to realize that healthcare *must* be affordable for the average working class family. We have found out the hard way that often, it is not.

Thank you.