

**Testimony of Debbie Basham before the
Subcommittee on Health, Employment, Labor, and Pensions
Committee on Education and the Workforce
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Seventeen years ago, I was diagnosed with late 3rd stage breast cancer. According to the doctors, the chances of me living out my life were slim. After six months of chemotherapy, the doctors estimated I had three months unless we found a miracle. I was 44 years old.

Fortunately, my husband's professional association provided good health coverage for our family, and I was accepted into an experimental treatment program for late-stage breast cancer at Duke University. When we arrived home three months later, I had won my battle — the treatment worked. But we faced a \$200,000 bill to cover costs not paid by the insurance company. We were a middle-class American family, and we suddenly realized the cost of breast cancer wasn't over. We faced down this disease, but with the day-to-day expenses of raising two children, our bills kept mounting. My husband spent many hours of his days negotiating bills so we could keep our heads above water and keep our insurance paid up. No longer did we have financial security in our lives, but I had learned just how important having health coverage meant to my survival.

I was also beginning to understand the constant state of confusion and fear when dealing with our health care system — office visits, hospitals, and insurance companies. We would wait for answers: Would I be allowed to take the next test or get the pills I needed? We were always calculating to see whether I would reach my annual limit and the insurance company would stop paying. And our family wasn't alone.

That is why 15 years ago, I started the Southwest Breast Cancer Awareness Group, which is now the largest breast cancer survivor group in Louisville. And having worked with thousands of women and their families since I beat my cancer, I have come to realize that you live or die based on the kind of insurance you have. You can get some treatment without insurance, but the kind of treatment that alleviates suffering and saves lives simply isn't available unless you have the insurance to pay for it.

I have held crying women in my arms knowing they were doomed to die because their coverage wasn't good enough, had been cancelled because they could no longer afford the sky-high premiums, had reached their limits, or had found themselves reliant on guaranteed-issue policies with outrageous costs — like the one I ended up with. Because when our family policy no longer covered me, I was suddenly locked out of the system: No insurer would cover me because of my pre-existing condition. The guaranteed-issue plan I eventually obtained through Kentucky Access cost \$1,500 per month.

One by one, the women in my group come with their stories of struggle — first medical, then financial. We struggle together, pray together, and hold on for dear life. I want to tell you about a few of these courageous women.

Karen Blake and her husband, Kevin, owned a small business and had a privileged life when she joined our support group. But as her cancer came back, her standard of living started to fall, and her insurance company questioned life-saving treatments her doctors said she needed. Her out-of-pocket expenses were overwhelming. She was taking chemo in a doctor's office when she received a bill for \$7,000 from the hospital. She explained she had not been to their hospital, but because the doctor was associated with the hospital, it was treated as if she had been admitted. Her insurance company would not pay. Is this the quality care some claim is the envy of the world?

Lisa was 28 years old and her children 2, 4, 6, and 8. She was a skinny, spunky redhead. She had been diagnosed with Stage 4 breast cancer. The doctor found the lump in her breast shortly after the birth of her fourth child. Lisa and I talked often and had become friends. She would sometimes call me at 2 a.m. because she couldn't sleep. She would always say, "Sorry it is so late — is it OK?" I would pray in the silence of my mind for God to give me the right words to ease her fears.

She and her husband lost everything fighting breast cancer — their house, their car. They lived below the poverty level, and she spoke often about being ashamed when she couldn't pay her bills. Early on in our group, Lisa shared her sorrow when she thought of leaving her children behind. She always thought I was her rock, that I was holding her up. But little did she know her valiant courage made me determined to do something more about health care in our country.

I spent the last Christmas of Lisa's life with her. When we arrived at her rented house, they had moved her bed into the small living room and the children all surrounded her, sitting as close on the bed as they could get. Our breast cancer group had sent the children gifts, baked goodies, and gift cards to help with their expenses.

The children played and sang carols. Lisa didn't seem sick that day we were surrounded by laughter and giggles. Time stood still, and she had a wonderful day. As I left her house later on, our eyes met. In her beautiful smile I could see a wordless goodbye. I felt her strength and courage. Lisa gave a good fight. But in the end, her lack of care and the stress of overwhelming bills conspired, and her body caved in on top of her. She was never bitter, but she wondered why America couldn't do better for those less fortunate. This American girl deserved better.

So did my friend Carla Norton. Even as breast cancer attacked every part of her body, she remained hopeful and brought light to our group. Her bare-bones insurance paid for virtually nothing, and she told me she knew she was muzzled in the fight for her life. She left behind two teen boys and a mother — devastated emotionally and financially.

As women come in and out of our breast cancer support group, I know who will live and who will die based on what kind of insurance they have. Where medical necessity should determine our outcomes in health care, greed often does instead.

It has been 17 years since I first beat breast cancer, and yet I still can't find an insurance company that will sell me a policy. But because of the Affordable Care Act, that will never again prevent me or the millions of women like me across our country from getting the coverage and care we need. Annual and lifetime limits will no longer shift the tremendous cost burdens of cancer onto its victims. Families will no longer lose out on all the opportunities our nation offers simply because they get sick.

I only wish this law had gotten here in time for Lisa, Carla, and the millions of other women who deserved more than they got. I am here today for them. Thank you.