

My Name is Cassandra Campbell. I live in Albany, and I am here today to tell you my story about being a cancer survivor unable to get health insurance.

When I was 36 years old, I heard the words that no one ever wants or expects to hear....that I had cancer. After suffering from difficult symptoms, I was diagnosed with stage 3 colon cancer. At the time, I had a good job with good health benefits, and for a while, I was able to get the medical care I needed to fight the disease.

However, three years ago, like so many other Americans, I lost my job when the economy went into recession. Along with my job, I lost my health insurance and there was no way I could afford COBRA without an income. Due to mounting medical bills and no salary, I was forced out of my home and moved back in with my mother.

I can't quite describe how terrible this time was for me. The medical bills were piling up because I was desperate to keep the cancer away. I was unable to find work because of my disease and the bad job market. I truly didn't know if I would survive. My life was falling apart, and cancer was the catalyst.

When you have a history of cancer, buying health insurance is pretty much impossible. The cost is astonishingly high, if you can find an insurance company to sell you a policy at all. Being unemployed, there was no way I could afford to buy a policy on the individual market. That is a very scary reality when you know that you need routine access to medical care to make sure that the cancer hasn't returned.

About a year ago, I was able to find a temporary job that offered benefits after a few month's time. But nothing is perfect. I am still battling insurance company denials on the periodic scans that my doctor orders for me.

I know from personal experience how easy it is to lose your insurance and how frightening it is to live without it. I am here to day to tell you that no one should have to go through what I went through. The decisions the state makes on creating a Health Insurance Exchange are really a matter of life and death for so many people who find themselves without health insurance. Cancer survivors like me should be able to focus on what matters most – beating this disease – rather than worrying about how we are going to pay for it.

Thank you.