



STATEMENT BY MICHELE CONA
RESIDENT OF JOHNSON CITY, NY
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Dear Panel Members,

Have you ever felt like a statistic? Have you ever felt dispensable? For the first time, I felt that kicked-in-the-gut feeling on May 12, 2005, when I was diagnosed with Stage II Invasive Breast Cancer. As if having cancer wasn't bad enough, I had cancer with no health insurance.

I am a NYS Licensed Mental Health Counselor. I am self-employed and make enough money to live simply and pay my taxes. I had health insurance but used my entire life savings paying premiums, high co-pays, and medical services my insurance company denied.

Eventually, the money was gone I could no longer afford to continue paying the high premiums and high co-pays. So I dropped my health insurance. Then I found a lump. I was diagnosed through The Cancer Services Program which screens people with no insurance.

In that moment when I was told I had cancer, there was only one thing I knew for certain: I would die. At 55 I would be a statistic, an individual whose life meant nothing because I didn't make enough money to get the care I needed. I had no insurance and no savings so there was absolutely no way I could pay for surgery, treatments and follow up.

Turns out I was one of the lucky ones. I qualified for the Medicaid Cancer Treatment Program. Ironic as it sounds, I needed to get sick to get coverage. Because of this program, I had hope that I would live. As I approach my five year mark and the possibility of my cancer treatment ending, which is a good thing, I am also faced with the reality that my insurance will once again vanish. Once you complete active treatment, The Medicaid Cancer Treatment Program no longer covers you. The expense of the ongoing care of chronic conditions brought on by my cancer will fall to me. I will be left with the same fear with which I began. How can I afford the medical services that will save my life? The only choice I see before me is to hope and pray I make it through the required six months, and apply for the NY Bridge Plan. It's the best hope I've got.

As New York State is looking to implement a health insurance exchange for those of us who have been sick and need coverage, I beg you to consider what I and all cancer survivors need from a health insurance system. **Affordable coverage, adequate benefits, accessible information, and simple to understand.**

Women's health care falls through the cracks all the time. As Secretary of Health and Human Services, Kathleen Sebelius reminds us in an article written on health care reform on May 13, 2011, women are less likely to hold jobs that offer health coverage. That means we often have to look for an individual plan “where insurers could deny coverage because of a breast cancer diagnosis or even because she had been a victim of domestic violence.” She tells us that being a woman was considered a pre-existing condition and women were often charged up to 50% more than men for their coverage.

A catastrophic illness can be financially devastating without insurance. No one should end up on their death bed because they don't have the financial ability to pay for health care.

As I think about my future as a cancer survivor, and my ability to find and keep affordable and good insurance, I want you to remember that the Exchange you are working to develop will give every New York resident equal access to medical care. **No one should ever have to go through what I went through, and continue to go through.** This is your opportunity to get it right and to tell New Yorkers that we all deserve the right to good, quality healthcare, whether rich or poor, healthy or ailing. Please, please remember this in every decision you make.

Respectfully submitted,

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