

****EMBARGOED UNTIL THURSDAY, AUGUST 16, 2018, AT 10:00a.m.****

**Written Testimony
Hearing on Pre-Existing Condition Protections
Democratic Policy and Communications Committee**

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My name is Erin Price, and I am from Alexandria, Virginia. I am a patient advocate, Oncology Social Worker, and breast cancer survivor. I was diagnosed with breast cancer 8 years ago at the age of 27.

Like most people diagnosed with cancer, I wasn't expecting this to happen to me. I certainly wasn't expecting it to occur at such a young and developmentally important time in my life. I had just changed jobs two months prior when I first felt the lump in my breast in 2010. Since I was in a new job, my insurance benefits hadn't begun, so I was on a temporary insurance policy that I purchased on my own for coverage during this period. This was also in the very early days of the Affordable Care Act, and having just heard all of the rhetoric around pre-existing conditions thrown about during the health care debates, and being naïve to the world of health insurance – I was quite nervous that if my lump turned out to be something that needed medical attention, it wouldn't be covered when my new insurance started. I also didn't know what this temporary pre-marketplace plan would actually cover (similar to the stripped-down plans being offered today). So I waited. I waited for a month until my employer sponsored health insurance plan kicked in before I went to my doctor to get it checked out. I waited because I was lucky enough to have that option. It turned out that my lump was, in fact, breast cancer. And I would have to undergo chemotherapy, surgery, and ongoing hormonal treatment at a time in my life when I was trying to build my career and my life.

I realize how lucky I was to have been diagnosed with cancer in the era of The Affordable Care Act. It meant I was protected from being discriminated against for having a disease that was outside of my control. It was comforting to know that there were options available for myself and for those I work with. The ACA is by no means perfect, but it provides basic protections and a framework for improvement. Now with the continued undermining of this legislation, we are facing constant threats to even these basic protections, despite the fact that an overwhelming majority of Americans strongly support protections for people with pre-existing conditions.

I have been one of the lucky ones who has been able to maintain employer sponsored health insurance throughout my career, but these constant threats to the Health Care Marketplace, as well as to the basic and fundamental protections offered by the Affordable Care Act, make me feel uncertain about my future. Today, I am considered cancer free—cured—but that doesn't mean I don't have ongoing medical needs. I have annual follow-up appointments with my doctors, I have ongoing hormonal therapy to take, I have to stay in communication with my primary care and preventative physicians to ensure that I don't have any late or long-term side effects as a result of the life-saving treatments I had in my twenties. I hope to be alive for 50

more years, living with my medical baggage. What if I should have a cancer recurrence in the next 50 years? Could I be stuck with a policy in the future that would refuse to cover this care?

You've heard me say it throughout this testimony: my story is one of luck. Some bad luck (getting cancer), but mostly the good luck that I've had based on the privileges I was born with. I'm a college educated white woman raised in a solidly middle-class family in a suburban area. I've never had to live a day where I did not have access to quality health insurance and medical care. I've never had to worry about how I would pay for these services. But I do feel worried about the uncertainty of what I will have to contend with in the future. And I feel helpless when it comes to figuring out how to help the other cancer patients and survivors that I work with on a daily basis who have not had the same luck and opportunities that I have.

I work with countless adult cancer survivors, many of them diagnosed in their 20s or 30s, who are now having to live their lives shrouded in fear. Fear of their cancer returning, but also a deep fear that if their cancer does return, or if they have another serious medical need, will they actually be able to get it covered by health insurance? Or will they be left to die? I know cancer survivors who feel chained to their current job because they have decent health care. They don't want to take the risk of changing jobs, starting their own business, or trying anything new because they are uncertain if there will be affordable plans available to them in the future that will actually cover their specific medical needs. To a cancer patient or survivor, health insurance benefits are a lifeline. The guarantee that you won't be discriminated against because of a pre-existing condition is a lifeline. The current and ongoing attempts to destroy these basic protections is a threat to millions of Americans.

It is my hope that Congress will act to preserve the pre-existing condition protections and to strengthen the health insurance marketplaces that are so important to me and other cancer survivors.

Thank you for the opportunity to tell my story today. I look forward to answering any questions you might have.