

**Testimony for Sam Bloechl
Before the U.S. Senate Democratic Policy & Communications Committee (DPCC)
As prepared for delivery on August 16, 2018**

Good morning. My name is Sam Bloechl. I live in Chicago, Illinois and own a small landscape design business. In 2017, I was diagnosed with Stage 4 non-Hodgkin lymphoma. As you can probably imagine, my diagnosis at age 28 came as a shock to my girlfriend and me, completely turning our lives upside down. The endless tests, scans, appointments and treatments that followed were overwhelming and scary.

But my diagnosis and battle with cancer is only half of the story. My biggest battle was the one I had with the insurance company that used loopholes in the rules to refuse to pay for my cancer care because they called it a pre-existing condition.

A little over two years ago now, in 2016, I began experiencing some lower back pain that wouldn't go away. I had insurance coverage, but I thought it would be smart to talk to an insurance broker about upgrading my coverage for the next year, so that I could better cover any potential medical care I might need. During the conversation I was very upfront about my problem. I told the broker I had been experiencing back pain since October and had been to the chiropractor numerous times. I shared that the chiropractor had taken x-rays, but he had not made a diagnosis. I told the broker I was still experiencing pain and that I would most likely be going in for an MRI in January. She assured me that as long as there was no diagnosis, the plan she recommended was the right plan for me. In fact, she told me that I would be wasting my money to buy anything more expensive than the plan she recommended.

I wasn't prepared for what came next. What I thought was only back pain, turned out to be a cancer diagnosis that required immediate treatment. Non-Hodgkin's Lymphoma is an aggressive form of blood cancer, but it is treatable with an equally aggressive regimen. Roughly six months into chemo and radiation, I achieved remission. My doctors informed me that although my cancer is treatable, its aggressive nature makes it very likely to return. For my diagnosis, a bone marrow transplant was my only true hope for long-term cure.

As I began preparing for my transplant, my insurance company told me that they would not pay for any of my treatment. It became clear to me pretty quickly that my cancer would be only half of the battle. The insurance company was refusing to pay for the rounds of chemo, radiation, imaging tests, and blood tests since I had been diagnosed in January. But they were also denying any payment for the bone marrow transplant I needed to achieve lasting remission. I couldn't believe it.

They claimed that the cancer was a "pre-existing condition" because I had visited the chiropractor in 2016. Not only did this decision by my insurance company alter my recommended treatment regimen and delay my recovery, it meant that I had no insurance to cover the life-saving transplant I needed.

I appealed their decision, hoping that this was some kind of mistake. While I waited for them to review my case, I was forced to do nine additional rounds of maintenance chemo to maintain my temporary remission. After months for waiting for a decision and undergoing additional chemo, my appeal was denied, leaving me with approximately \$800,000 in medical bills and again, no health insurance for the treatment and transplant I needed to stay alive.

Apparently, the type of plan I was sold by the broker is called a “short term plan,” and these plans doesn’t have to follow the same rules as regular health insurance. Short term plans don’t have to cover treatments for pre-existing conditions, and they don’t have to cover basic treatments for cancer like prescription drugs. After spending countless hours on the phone—mostly on hold—working with several lawyers, relying on family and friends who made too many emotional and financial sacrifices to save my life, and experiencing an enormous amount of stress brainstorming how to stay alive, I was able to buy a new health insurance plan that would cover my transplant.

Today, my cancer is in remission. My transplant, when I finally I got it, went well. I’m not completely out of the woods, but I am very lucky to be as healthy as I am now.

Unfortunately, I can’t say the same about the financial disaster that has somehow, someway, proven to be as challenging as the fight against cancer itself. Instead of planning a life together with my girlfriend and a future for my business, I am kept up at night worrying about staying afloat, how to pay the next bill, how to avoid bankruptcy.

It’s clear that my story is about fighting more than cancer. It’s now about fighting for rules that protect patients when they need it most:

- Someone with insurance shouldn’t have to worry that their plan is filled with small print loopholes that let an insurer deny care when they need it.
- Someone with insurance shouldn’t have to worry about getting a bill for \$800,000 in the middle of their treatment.
- Someone with insurance shouldn’t get a letter from their insurer refusing to pay for a life-saving procedure because they say it’s for a pre-existing condition.
- Someone with insurance shouldn’t have to spend weeks fighting with their insurer while they are in the middle of their cancer treatment.
- Someone with insurance shouldn’t have to consider bankruptcy just because they fought cancer.

This all seems like common sense to me, but, unfortunately, I expect to hear many more stories like mine. That’s because federal rules protecting consumers from the loopholes in “short term” health plans have disappeared. These new rules allow these health plans—like the one I had—to continue discriminating against people with pre-existing conditions and exploiting loopholes to avoid paying for life-saving care when someone gets sick.

I am in front of you today, speaking on behalf of people like me with a pre-existing condition, urging you to prevent insurance companies selling short term plans from taking advantage of the people you represent.

Thank you for your time.