

2009 - It's Time!

Why We Need National Health Care Reform Now

“My wife has worked her entire life and she deserves health insurance. Everybody does. I just don’t think people should be treated this way.”

-Randy Adams, Hendersonville

Uninsured cancer survivor Laura Adams doesn't know whether or not her colon cancer is in remission. She cannot afford the \$6,000 it would cost out of pocket to get the tests she needs. When she completed chemotherapy a few years ago and was dropped from TennCare's Medically Needy category, Laura joined the ranks of the uninsured.



Uninsured cancer survivor Laura Adams and her husband Randy stand in their place of business, Randy's Auto Repair.

Laura still needed post-chemo treatments at the time she became uninsured. These out of pocket expenses left her with \$50,000 of medical debt. Private insurance companies refused to insure Laura for five years* because of her preexisting condition. When 46-year-old Laura was labeled uninsurable, she decided to look into the state's high-risk insurance pool for Tennesseans with preexisting conditions called AccessTN. She learned AccessTN premiums would cost \$543 per month. That's over 20 percent of her and her husband's earnings from their car repair business. Since Laura has worked her entire life, she hoped to be able to get on the state program for working Tennesseans called CoverTN. CoverTN's price was not much better than AccessTN and would not cover any of Laura's needed cancer care.

*Now that five years have passed, Laura has been shopping around to different private health insurance companies again. They will not insure her for under \$450 per month and they still refuse to cover any cancer-related care. "People work and they try to do right so that they can get health care," Laura explains. "I've done everything I'm supposed to do and I can't get help. It's scary and disheartening."



Tennessee Health Care Campaign (THCC)
1103 Chapel Ave., Nashville, TN 37206

(615) 227-7500 • Fax: (615) 846-1946 • Toll-free: 1-877-431-7083 • Web site: www.thcc2.org