Testimony of Robin Beaton

My name is Robin Beaton, and I am 59 years old. I was a registered Nurse for 30 years. I worked in a hospital, had insurance, and was in good health. I retired from nursing, and started a small business. I got an individual policy with Blue Cross and Blue Shield ("Blue Cross") in December 2007.

In May 2008, I went to the dermatologist for acne. A word was written on my chart and interpreted incorrectly as meaning pre-cancerous. Shortly thereafter, I was diagnosed with Invasive HER-2 Genetic Breast Cancer, a very aggressive form of breast cancer. I was told I needed a double mastectomy. When the surgeons scheduled my surgery I was pre-certified for my two days hospitalization. The Friday before the Monday I was scheduled to have my double mastectomy, Blue Cross red flagged my chart due to the dermatologist report. The dermatologist called Blue Cross directly to report that I only had acne and please not hold up my coming surgery. Blue cross called me to inform me that they were launching a 5 year medical investigation into my medical History and that this would take approximately 3 months.

I was frantic. I did not know what to do or where to turn. I knew I could not pay for the surgery myself. Shortly thereafter I turned to my Congressman Joe Barton for help. Mr. Barton and Christy Townsend worked tirelessly to help me.

Next, I found out that my insurance was completely cancelled; this was devastating. I had to completely refocus on what to do where to turn because my insurance cancelled me. Cancer is expensive and no one wanted to pay for it. This is America and we deserve good Health Care.

Earlier in my life off and on I had a fast beating of my heart which was not a current problem, just something that happened when I was upset. I truly did not even think about this when I applied for insurance; I even offered to go take a physical they said no.

The sad thing is Blue Cross gladly took my high premiums and the first time I filed a claim and was suspected of having cancer they searched high and low for a reason to cancel me. There is a nurse who attends my church who works fulltime for Blue Cross and all she does is read medical records looking for reasons to cancel people. After she heard what happened to me, she told me how very sorry she was.

Blue Cross will do anything to get out of paying for cancer. Another sad fact is anyone who has a catastrophic illness who is not part of a group stands a great chance of being left out in the cold without insurance.

One of the main things I look forward to in my life is attending a cancer support group every Monday and Tuesday. We meet others who have cancer and share our lives. Four of the woman in my group had their insurance cancelled because of cancer. The women in my group frequently talk about once you have cancer you are considered uninsurable. This has been very difficult to speak because I could be cancelled again. I live with fear everyday of my insurance company.

Continuing my story after Blue Cross cancelled my policy I went everywhere looking for help. I went to County Hospital where I was placed on a waiting list to get a Mastectomy. Several times I went back to the County Hospital they would always say the same thing, "Why are you here?" I answered, "I have cancer and need a mastectomy." The county hospital stated, "Sorry we have misplaced your records." The process was unending trying to get help for cancer .

I did every thing to get help. Everywhere you go takes time. No help was found until Joe Barton after working a great long time got Blue Cross to reinstate my insurance. After being diagnosed with invasive breast cancer in June 2008, I was placed back on the surgeons list to get my Mastectomy. I finally received the surgery on October 2, 2008. My tumor grew 2.3 cm to 7 cm also; I had to have all my Lymph nodes removed due to waiting from June to October 2.

I am still undergoing chemotherapy every three weeks. Cancer is expensive and no one wants to help. I pray with all my heart that no one has to go through the sheer agony that I have endured for 1 year.

I did not deserve to have my insurance cancelled. Blue Cross set out to get rid of me. Blue Cross searched high and low until they found enough to get rid of me.

I pray that someone will listen to my story and help people like me who are powerless against big insurance companies.

Thank You
Robin Beaton
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