Statement from Cheryl Van't Hof to the Michigan House Insurance Committee February 21, 2013

Dear Mr. Chairman and Members of the Committee:

My name is Cheryl Van't Hof and I reside in Traverse City, Michigan. I would like to thank you all for your time today to hear my current situation as well as how devastating to me it would be if the Legacy Medigap plans are no longer available.

I have worked since the day I turned 14 and was able to get a work permit. Prior to that I volunteered at a nursing home as well as a pre-school nursery. I intended to work until long after my retirement age as I have always worked and volunteered. I have often worked more than one job. I have spent a good share of my free time helping others including my elderly parents and my brother who is a disabled Vietnam Veteran. I have always been the person others turned to for assistance. The last thing I ever expected was to ask for help or any type of assistance or to be in this situation. I didn't plan on getting divorced after 29 years, however raising a special needs child is often hard on a marriage. life, however, does not always go as we planned.

For 29 years I worked at the same law firm. As my fibromyalgia and degenerative disc disease progressed the company afforded me whatever accommodations necessary to allow me to work full time. In 2007 I fell on ice and herniated yet another disc which is now pressing on a nerve causing severe back and hip pain. I was unable to utilize any of the typical medical remedies due to severe drug reactions. The accommodations allowed me to continue to work full time. In that 29 years there had never been a complaint from management or clients.

Unfortunately, the senior partner of that firm passed away. His oldest son became managing partner. He and the other partners felt it was not in their best financial interest to continue my employment due to the accommodations previously afforded me, even though I continued to put in more than 50 hours per week. They wanted to hire younger employees at a pay rate close to minimum wage, without providing health care so approximately two years after he took over I was fired with no severance, vacation pay, or advanced notice.

I now suffer from severe asthma, reactive airway disease and COPD. I can no longer be around perfumes, cigarette smoke or any other scents due to long term exposure to toxic mold from a sewer back up at the firm in 1999, which apparently was not appropriately or effectively cleaned up.

At the time I lost my job I was 60 years old with health problems I felt I had no other choice but to file for social security disability as I was unable to find a job that I perform. I became eligible for Medicare on October 1, 2012, and have now applied for the Blue Cross Legacy Medigap A plan as that is the only health care supplemental policy I can afford because of my low income. This is the first time I have had any type of medical coverage in over two years.

As a result of having no medical coverage I was unable to seek medical care when I took a serious fall while hanging a shower rod in my bathroom last year suffering a severe head contusion and most likely a severe concussion. I now have severe headaches, dizziness and did further damage to my spine. I had no funds or insurance to seek care therefore I have no idea of the extent of the head injury or any further injuries to my back.

Should this policy become unavailable I will be not be able to afford a supplement plan to coordinate with Medicare. That will leave me having to pay 20% of the co-insurance that Medicare does not pay. I am only one of many thousands of disabled and seniors in the State of Michigan that would face similar circumstances and therefore not be able to afford their medical treatment. The Medigap plans are the only affordable supplement policies that will accept the pre-existing conditions that all people who are on Social Security Disability must deal with.

I urge you to amend the Senate bills before you to require that Blue Cross Blue Shield of Michigan provide affordable community rated Medigap plans.

Sincerely,

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