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TESTIMONY

**UNITED STATES SENATE
COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION**

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My name is Dr. Mary Reinbold Jerome and I live in Yonkers, New York. I thank Chairman Rockefeller, Ranking Member Hutchison, and the members of the Committee on Commerce, Science, and Transportation for inviting me to speak this morning.

In July 2006, I was diagnosed with advanced stage ovarian cancer. I am currently being treated at Memorial Sloan Kettering cancer center, where I have received excellent care. Since my diagnosis, I have had a series of operations, and I received two separate rounds of chemotherapy, the second of which just ended. I did have a recurrence of the disease, but thankfully, now I am currently in remission.

When I was diagnosed with cancer, my primary care physician recommended that I get treatment at Memorial Sloan Kettering. At the time, that hospital was the only recognized, comprehensive cancer treatment center in the New York City area. Even though the hospital was not in my insurer's network, I had paid for an out-of-network coverage, part of a point-of-service plan. I had always been confident that paying for the out-of-network option provided peace of mind with respect to the financial burdens associated with catastrophic medical costs.

In reviewing the massive number of bills for my treatment, I noticed that over and over again, Memorial Sloan Kettering was not being reimbursed at an amount that was anywhere close to the cost of their services. I was then responsible for what my insurance company would not pay.

When I was diagnosed with cancer, I thought the most difficult hurdle I would face would be the disease. Little did I know, that dealing with my insurance company would be my greater battle,

because unknown to me, they were operating with deceptive methods of reimbursement. I had to battle cancer – and I am still battling it – and I had to battle my insurance company to try and get fair coverage. It was almost too much to bear.

It was also shocking to discover firsthand how callously and deceptively insurance companies treat people while they are fighting for their lives. Throughout my life, I have believed that people had principles, that they abided by a code. My Mom and Dad were in the military – the “Service” is what we called it. When we were younger, my brother and I tried to live up to our parents call to service; he was in the army and I joined the Peace Corps. Our parents are now buried at West Point, but we have always tried to live by the values of duty, honor, and country.

But even at this point in my life, I was surprised to see an American company not abiding by any code at all. These insurance companies showed no regard for duty; they have no regard for honor; they have no regard for the citizens of this country. They take advantage of their countrymen when these countrymen are most vulnerable, and they try to bury them in paper and doubletalk while they are still alive.

My parents also taught their children to fight back. At first it was not easy. I wrote to several law enforcement agencies about the inordinate, unfair charges from my insurance company. Attorney General Cuomo’s office was the only one that responded to me and helped me to fight the insurance company for proper coverage.

I am grateful that Attorney General Cuomo's work on behalf of people like me has led to nationwide agreements to end the deceptive practices of insurance companies, and I am glad to have been a part of the effort.

I am more fortunate than many others because I had funds to offset the costs that were unfairly passed to me by my insurance company – I had money left by my parents and other family members. But so many people are not as fortunate and do not have that ability. I cannot imagine the hardship that they must face.

Since originally appearing with Attorney General Cuomo earlier this year to announce his reform of the out-of-network reimbursement system, I have received letters of support from all over the United States from people who have been in my situation. A woman in Louisiana wrote: "I want to shout out to you go, Mary, go! Your actions have helped your neighbors across America." Another one from New York wrote: "Your story and spirit are truly inspiring. It shows that one person can take on a big business and make a difference; you are in my thoughts and prayers."

These people, like me, have been fighting two battles – one against an illness and another against their insurance company – and are looking to the work of the Attorney General with great hope. They are also looking to you.

The crisis in our health care system is a national problem that demands a national solution. The problems in the insurance industry that Attorney General Cuomo has exposed and the pioneering

solutions he has achieved should guide the Congress in a much-needed reform of our nation's health care system.

As a patient, as a cancer survivor, as a person who believes in duty, honor, and country, and as an American, I urge you to help make sure that in the future, patients can focus their energies on getting better, not on getting their rightful insurance benefits.

Thank you.