

Dec. 15, 2014

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Warning: May take a couple of minutes to read  
but I have spent more time listening to you.  
Thanks!

Dear Governor Haley,

I thought I would write and let you know how great this 58 year old's life is. But thank God I am alive! November 2013, I was diagnosed with stage 3 breast cancer. After my mastectomy, I had to have chemo & radiation. Recently (Nov. 25, 2014) I was released. Having carried short & long term disability over 10 yrs., I was covered until now. Thank God for SCA. They paid my Cobra for me to finish my treatments. I had a ridiculously high out-of-pocket expense (which I had to meet for two consecutive years), but the insurance helped to keep me from going to a free clinic where they treat you like you are nothing or so my friend from work said when the workplace dropped her insurance in the middle of chemo too (after 90 days). She never was satisfied with the care of her doctor and died in March while I was taking chemo. Such a tragedy for such a kind, thoughtful person who spent her life (CNA) caring for people. Both of us had worked for this company for over 10 yrs. but were fired in the middle of our chemo after 90 days because of the value of a penny compared to our lives. Thank God I had a chance to finish my treatments because of SCA and hope my cancer never returns. I wish Mary had been able to have insurance to finish her treatments with her same doctor. Maybe she would still be here.

I tried to sign up for Obamacare because the Cobra is about out and the company I worked for decided to get a catastrophic plan which is outrageously sorry and expensive. Of course I was denied any assistance because I don't have any projected income. They said I wasn't eligible for Medicaid either so I am left out in the cold with bills coming out of my ears from Florence, Manning & Columbia. I spent all my tax refund last year paying up all my small accounts so I can manage better. I have never been in such a hole. Always paid my bills as I went. I have no way to pay for a doctor's visit if I get sick. They said I may be able to get unemployment if my former workplace fills the paperwork out honestly, if it's falling in the cracks. Haven't worked in almost a year so doubtful.

I live with my older sister who is 63 yrs. old and never married the same as myself. She also had breast cancer about 3 years ago. She is trying to help me financially all she can but she works at Santee Print Works and her pay isn't that good either. At least she has a good insurance though. Her truck isn't the best but she is determined to be there for me as I was for her when she had cancer. One of my younger sisters let me borrow money to get another car since mine has been torn up about a year now just an '05 but thank God for it. I didn't have a way to go to the doctor when I was down. I depended on my siblings. When I get a job I will have to pay her back. Maybe now you can understand my feelings of anger at the system.

I am not my older sister's responsibility even though we share the homestead now. Her income is not mine but she has me on her accounts even though it is not much. She said she wants me to have anything she has if something should happen to her and I am trying to do the same for her if something happens to me first. It really doesn't matter if it isn't much! In the Florence Morning News, it had an article that said women without children are not eligible for Medicaid. Both of us fall in that group. This is a shame and disgrace. Just as prejudice as in the Bible days when women were looked down upon if they didn't have children! What makes our lives more unworthy than women with children? Some people, like me, still believe that it wouldn't take two people to get a child if it didn't take two to raise it. I love children but S.C. is so wrong. It is O.K. for me to pay taxes to help kids all my life as well as property taxes and penny taxes at the stores for schools. In S.C. a person has to pay taxes for schools even if we don't have any children. Our parents paid while we were in ~~school~~ school. If a person is too dumb (in their opinion) to pass the SAT, they can't go but still have enough sense to help pay for other people to while they work at minimum wages and are looked down upon. If you go to prison, you have great medical coverage paid for by tax payers who probably have sorry or no coverage.

In 6 months, it will be time for another CT scan which I won't be getting. If I don't soon get a job with decent insurance benefits, just trying to live. If Cancer does come back & I die, all my SS goes to more people with children even in other countries. Seldom do people get approved until just before they die. How is it possible for social security to be near bankruptcy when everyday you open up the obituaries to see so many people who will never draw a penny from their S.S. & have worked all their lives? Where does it go?

Now to get to what we do have money for. We have money to give millions to Africa for ~~to~~ hunger, ebola, & yes, the elephants over there. Their lives are just as precious & important as mine but not one bit more precious than the American citizens. This is the only life I have also. Yes, ebola does kill as well as Cancer & so many other deadly diseases over here. There is no excuse for those people to die from hunger over there but we have that over here as well. You don't have to go to Africa to find these situations even though they get more praises for it. We have money to help women who have had several children, never married & fathers don't try to support them, and have never worked. Yes, families are getting hit hard in these times & do need help & health coverage. But what about us without children or husbands? I have neither one or a

Country to help. Besides who wants "damaged goods"? No problem though. That boat sailed a long time ago!

Now for our insurance situation. Lindsey Graham said Obamacare would cause companies to just give part-time work. Sorry, but he was wrong! It had been going on to the working class (blue-collar) long before that. Where I worked, if you missed so many days (3 in a certain time limit) they changed you to part-time & took your benefits from you. They decided if you were full-time or not. Don't know why they ever asked on their application which one you wanted. Never lost mine but some did. Every year, we got sorry insurance with each year bringing even sorrier, more expensive (unaffordable) insurance. Extremely high deductibles and no co-pays for specialists (Pathway-Blue Choice). Now he has hit the jackpot this year! As of Dec. 1<sup>st</sup>, an insurance that doesn't pay anything on a doctor's visit or pharmacy benefits up to a little over \$6300 for \$200 monthly. If you go to the hospital, it will get you in the door but that's all! Hospital is a high probability since they won't be able to afford the insurance and go to doctor & get meds. This is a group policy. This man cares nothing for his employees! Employees are put in tiers. Some get more PTO time, holiday pay, & other benefits than others. Nurses got insurance coverage in 90 days in most cases since their life was undoubtably more important. When I started in 2002, I had to wait till the first of the next month, 6 months after I started. I had to wait 10 days shy of 7 months to be eligible for health insurance. Said it was because of high turnover. No wonder!

Contract & temp agencies (definition: a rich man's version of a labor union) steadily take money from the working class. Temp agencies should be held accountable for the demise of the blue collar worker's benefits as well as taking away their best jobs. They are just used by temps a lot of the time to line their pockets. Wal-Mart says it will hire so many veterans in the next couple of years. Hooray, you say? Wrong! Sounds good but step back & look at it for what it is! Of course they will! They have a VA insurance and Wal-Mart won't have to provide any. Now, Wal-Mart says it will be hiring part-time to save money but that was in the works a long time before now. Maybe it's not Obamacare but greed that is fueling this movement and they are taking advantage of it. South Carolinians have a right to good coverage, not what the President arranged with the insurance lobbyist in Washington, and at an affordable cost. We need to get rid of all lobbyist where government can focus on the American people, not pleasing them.

But, on the good side, thank God Obamacare did away with pre-existing conditions and lifetime benefits. This should have been done a long time ago. Now if I get some insurance, I won't have to wait a year for coverage while paying them for nothing. The insurance companies always took my money when I didn't need cover but I kept insurance just in case. They should have to cover me now when I need it if I can get some over me. I don't feel like it was my fault I got cancer and they have no right to punish me for it. If I had decent insurance, my cancer might have been caught earlier because I couldn't go like I should & tried to avoid blood tests & X-rays because of the expenses. We carried insurance when we were young & it helped older people with their coverage too. What makes this younger generation better than us now that the shoe is on the other foot? The world doesn't revolve around any age group I didn't mind helping older people & still don't. It's our place to help them, not try to kill them by taking health care & their medicine from them. After all, they are the ones who took care of us when we couldn't do for ourselves. As the Good Lion Commercial says, "That's just my two-cents."

Sorry it was so long, but I wanted to get this off my chest. Sorry about my handwriting as well. As fingertips are still numb from the chemo.

Hope you & your family have a great holiday & New Year as well. By the way, I am not a democrat. Don't like their morals.

Sincerely,  
Kay Carson