

## The Marcia Monroe Story

In 1999 I was in the intensive care at a local hospital due to an acute GI bleed from medicine that was prescribed by a local MD for neck and shoulder pain. I was unable to use my hands. Imagine not being able to write or even click a mouse with either hand. I was given two units of blood. I then had various costly tests.

One test revealed that the source of the pain required neck surgery. My new doctor said that I was disabled and my only option was surgery. So I had surgery, but was not able to return to normal activities and working without pain and I had a very limited ability to move. Physical therapy was doctor ordered. The physical therapy helped. I preferred physical therapy over pills.

I was released from the hospital and in the same week I was notified by all my care providers that they wanted payment, or payment arrangements, within 7 to 10 business days. While I was fighting for my life and then ability to function, *my insurance company went bankrupt.*

Therefore, I had all these expenses and no insurance. It was overwhelming. I made payments to all the entities and finally had them paid off in approximately 2004 or 2005 (without declaring bankruptcy) but I had accumulated credit card debt to cover living expenses and business expenses since I couldn't work at the level and speed I had once been able to achieve. So here it is an economic downturn and I have no financial reserve for my personal life or business.

I am able to work without pain and enjoy some recreational activities due to my perseverance and the help of alternative medicine under the guidance of a local Chinese medicine doctor who provided me with acupuncture (not covered by my current insurance). So the majority of the time I am medicine free.

The last point is that now even ten years later due to pre-existing conditions I can only get insurance from ICHIA which is a plan that thank God, Indiana has for those who can't get regular insurance, however my premiums are now \$600.00 per month. I never reach my deductible because I am so healthy.

Marcia Monroe