

In December 2006, I had knee surgery. While in the hospital for two nights, I developed a staph infection. The hospital social worker, following doctor's orders, talked to me about extended care since I lived alone. She called around to find where I could get in and where my insurance would pay. Heritage Health Care was the only available one in Lafayette for me. I was admitted December 18, 2006 and left January 27, 2007. Insurance had approved the stay. Bonnie Anderson, the Heritage social worker told me, "I had nothing to worry about," (concerning insurance).

Previously I had worked at Purdue University for 23 years. After a lapse of time, I started working at Purdue again. I had worked for \$8.89 per hour with benefits for four months before my knee surgery. Purdue terminated my job because I didn't have enough sick time or vacation but I could return after I was physically healed.

Well, insurance had decided not to pay, so I have an \$11,560.65 bill and Heritage wants their money. I did send them what I could but that wasn't enough for them. At the time, I was under Chapter 13 bankruptcy because I believe you should try to pay your bills. Other medical bills started to come in and there just wasn't enough money. I was living on my TIAA and PERF retirement from Purdue from my previous 23 year stint with them. I converted from Chapter 13 bankruptcy to Chapter 7 because I couldn't cover payments after insurance decided not to pay. After talking to an attorney and getting counseling for 2 years, I knew it was the right thing to do.

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