

Good morning Chairman Foxx, Ranking Member Scott, and the members of the Committee. Thank you very much for inviting me to attend this session today and share with you some of my story that has greatly impacted my life. My name is Angela Schlaack and though I am originally from central Texas, I am a long-time resident of Saint Joseph, Michigan, a lovely beach community on the shores of Lake Michigan.

The reason I am here today is to share with you a little about my recent experience with unforeseen medical issues and how the Affordable Care Act has impacted my life and the lives of my family. Never could I have imagined the life changing events that would bring me here today.

In November 2013, my husband Michael Schlaack had three days of extreme headaches, fever, and sweating. Just days before he had been on his usual 5 mile walk on the beach, had been busy with his supply chain job at Whirlpool Corporation, and our life was quiet and routine. Knowing something just was not right, he went to his physician and unsure of what was wrong, he ordered blood work. Within hours we were given the diagnosis. Michael had leukemia. Due to the extreme white blood count level, the doctors realized he had mere days to live and he was admitted to the University of Chicago Medical Center's leukemia Intensive Care Unit that night as our local hospital does not have the ability to treat this type of disease. Thus began our journey that no one ever saw coming. Michael was the picture of health. He was 44, exercised, did not smoke, got routine medical check ups, and was never sick.

After further tests were done at the University of Chicago, it was determined that Michael had one of the very most aggressive types of Acute Myeloid Leukemia (AML). The life expectancy for his diagnosis is grim and the chance of recurrence is high. The only cures as of

now for AML involve chemotherapy and stem cell transplants, what were formerly more commonly known and processed as bone marrow transplants. Michael was initially an inpatient from the night of his diagnosis for six weeks in preparation for his stem cell transplant. Though the University of Chicago hospital is about 90 miles from our home, we were grateful to be in such good care, despite the distance that created an additional hardship on our lives. His diagnosis also meant he was forced to take an extended leave from work. Living with AML is a fulltime job in itself. His employer, Whirlpool Corporation, was supportive and thankfully, very generous in their benefits. Little did we know at that point the cost of treating leukemia and how valuable our health insurance would be.

Stem cell transplant therapy requires a donor and fortunately a great match was found for Michael from a young man in Germany. Not only are we responsible for Michael's medical expenses, patients' are also responsible for their donor's medical expenses. After six weeks of chemotherapy to keep the leukemia under control, having the preparation for stem cell transplant in place, Michael was able to return home for a few weeks before returning for another minimum of six weeks inpatient. In those few weeks at home, we still had to return to his hematology oncologist two to three times per week. Around this time is when the first medical bills started rolling in to us. We were very thankful that his employer considered him a fulltime employee and our insurance stayed intact. At this point we were beginning to realize the financial magnitude of what treatment for leukemia entails. Our bills were exceeding a million dollars already.

Unfortunately within three months of his stem cell transplant, Michael's leukemia mutated around the donor's cell and the disease was back with a vengeance. At this point the only options are clinical trial therapies. We spent the next four months in and out of the hospital

in Chicago for fevers, doctor visits, and blood transfusions every few days. A simple bag of specially processed blood, which he was receiving multiple unit of per week, was over \$1500 each. Cancer does not discriminate between economic abilities. In addition to the 20 or so prescriptions he was taking, the constant trips for doctor visits to Chicago, we still had to maintain our household financially. With the extreme physical, mental, and emotional stress that came with this journey, one thing we did not have to worry about was the fact that we knew our insurance would not cut us off after any lifetime maximum. In looking forward and with hopes that Michael would survive, we knew despite this now pre-existing condition, he would stay covered for the rest of his life and not be discriminated for something he had no control over. The provisions of the Affordable Care Act kept us from filing bankruptcy and losing everything we had built up in our over twenty year marriage. The expenses incurred in a matter of 10 months was nothing any health savings account could properly fund. To this day I am eternally grateful for the peace of mind we had knowing Whirlpool's insurance would take care of us.

In September 2014, Michael died at age 45 from AML. I had been a stay at home mom for the past 10 years to our then 10 year old daughter and young adult son who was in graduate school at the time. Whirlpool graciously covered us under their insurance for the rest of the calendar year. As I had been a fulltime caregiver to Michael in addition to trying to maintain some normalcy for our children, I was not employed. I found myself as a young widow with a child still at home. Thankfully I still had access to insurance for all of us, including my son who was still under 26 years old. He had signed on to join the Peace Corps immediately after graduating and again, thanks to the ACA, knowing he was still covered under the employer's policy was just that much more of a relief to me.

Though offered COBRA benefits beginning in 2015, the premiums were far beyond anything I could afford. At that point I was able to take advantage of something I never expected to need, the healthcare marketplace. My income was comprised of a pension from Michael's employer, life insurance, and social security benefits. Knowing I needed to continue to provide for myself and daughter from here on out, I decided to go back to college to complete a degree that I never had. Having access to the marketplace for our insurance gave me the ability to provide excellent coverage for my daughter and myself at an extremely low monthly rate and not have to return to work just yet simply to have the benefit of health insurance. We were able to keep our same doctors and while dealing with our grief in this new life we had, being able to have full coverage including mental health benefits was one less worry.

Though I am just a common person from a small town in the Midwest, I know my experience with devastating health issues and having my whole world turned upside down in the blink of an eye is not uncommon. I realize anyone can be one illness away from losing everything they have. Our bills were nothing a health savings account could have remotely covered, had Michael survived he would have had a major pre-existing condition forever, and being that AML has genetic links, our family is at risk for facing similar situations down the road. The Affordable Care Act has helped me keep my life moving forward. It has given me the ability to continue a healthy life with access to routine care and without worry that one hospital admission could cost me everything. I implore you to please consider the benefits that this Affordable Care Act has provided to every single person in the United States. Whether through an employer or the marketplace, everyone deserves that peace of mind.

Thank you for your willingness to hear my voice.