

Testimony of Tonia Phillips

Now we'll hear from Tonia Phillips.

MS. PHILLIPS: Good morning, ladies and gentlemen of the committee. My name is Tonia Phillips, and I'm here to tell my story. It is short and sweet.

I work for a small company of about four people, including my two bosses, the owners. We are a tight-knit family. They have been with me through my mother dying of ovarian cancer in April of 2002 and my own genetic testing for BRCA mutations. I was very open with my experience just because we are a small company and there was no way to hide it.

After finding out I was positive for the BRCA1 mutation in March of 2003, which means I have an 80 percent lifetime chance of getting ovarian cancer and a 45 percent lifetime chance of getting breast cancer, I began preventive steps. I had a hysterectomy in October of 2003 and a prophylactic mastectomy in March of this year, and I'm still in the middle of reconstruction.

About four months ago, our group health insurance bill came in the mail, and it had gone up \$13,000 a year for four people. My boss got the bill and yelled it through the office. I knew that she was directing that towards me. I was immediately asked to switch to my husband's health insurance policy because my situation was the reason the insurance premium went up so much, and they said that if I was taken off the policy, it would not go up. I was even told they would raise my hourly rate if I switched.

I told her I was not comfortable with switching insurance companies at the time because I was still in the reconstruction process. It was like pulling teeth to get the insurance company to pay for these procedures, and switching would confuse and complicate everything. I didn't think it was in my best interest to switch while I still needed more surgery. My feeling is that anyone in the company could be diagnosed with anything tomorrow and that it's not fair that I be asked to drop insurance that is important to me. I was doing something that would prevent me from going through a horrible disease that would cost much more than these preventive surgeries I was having.

We finally came to an agreement that employees would have to start paying half of their premium, which was fine and fair with me, but I'm sure the other employees weren't too happy with me. It seems unfair to me that I am taking steps to keep myself healthy and to prevent cancer in the future, and I am being singled out and made to feel I am a liability. I also don't smoke, I work out, I eat right most of the time. If someone in the company were diagnosed with cancer or some other disease, they would not have been asked to switch insurance companies as I was asked. I hope that me coming here and telling my story will help with defining the problem and passing laws against genetic discrimination of any kind.

Thank you.

MS. MASNY: Thank you, Ms. Phillips. You definitely do help to define the problem.