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## Cancer Care: A Right, Not a Privilege

BY [GUEST BLOGGER](#) | SEPTEMBER 21, 2010

*CURE invited Doug Ulman, cancer survivor and president and chief executive officer of LIVESTRONG, to share his thoughts on how the new health care law will affect cancer patients and survivors.*

As someone who has been diagnosed with cancer three times, I know firsthand how critical it is to have dependable, quality health care. It can be the difference between life and death.

This month marks the six-month anniversary of the passage of the health care reform bill. It's time for a check-up since a number of the law's key provisions will take effect on September 23.

After witnessing the sausage-making that went into drafting the legislation, our focus now turns to the execution taking place outside the spotlight – a process that is just beginning.

One of the first changes to take effect is also one of the most important for those facing a cancer diagnosis. The legislation prohibits insurers from using the dirtiest trick of all – rescinding someone's coverage when they become sick. Over the years, LIVESTRONG has heard countless heart-breaking stories of families driven into financial ruin trying to pay for a loved one's care while the insurance company abandons them in their time of need due to a technical error. If health care reform legislation is implemented effectively, these tragedies will end.

The law's prohibition against unethical practices by insurers is good news for cancer survivors.

When I was diagnosed with cancer at the age of 19, I found out the hard way there would be no insurance company willing to offer me affordable coverage. Millions of young adults face the same dilemma and many end up living without insurance, hoping for the best. If they require serious medical care, their financial futures could be compromised for decades. On September 23, young adults across the country will now be allowed to stay on their parents' insurance plan until the age of 26 for health plan years beginning on or after that date. And insurers will be required to offer children with pre-existing conditions affordable, effective coverage on September 23 and adults by 2014.

Study after study has shown that those who lack insurance or who are underinsured have higher cancer mortality rates than those who have insurance and therefore better access to care. This new law will require insurers to provide access to coverage for 32 million Americans who would otherwise be uninsured.

On September 23, all new plans will be required to cover important preventive services like mammograms and colonoscopies without charging a deductible or co-pay.

The law also prohibits lifetime caps on health insurance benefits for plan years beginning on or after September 23. Annual caps on benefits will be restricted on September 23 and banned in 2014. And for the first time in our nation's history, routine costs for clinical trials that can save lives and improve

quality of life will be covered by insurance in 2014.

The overhaul of our nation's health care system is a massive undertaking and no single piece of legislation can fix everything. Though the law is not perfect, it helps even the odds for cancer survivors and their families and puts an end to the worst of the discriminatory practices many of us face. Change this significant is certain to encounter growing pains, but LIVESTRONG believes this is a big step forward for the rights of cancer survivors.

*Doug Ulman is a three-time cancer survivor and president and chief executive officer of LIVESTRONG.*

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