

January 19, 2005

Dear Senate Business, Labor, and Economic Affairs Committee;

BLUE CROSS BLUE SHIELD really took me on this.

I paid every premium from Jan. 2003 until Dec. 2003 and then was told on Dec. 2003 by a phone call I was not covered since the beginning of the policy. (1 year later). Because of a question on the application that asked "Did you ever have a nervous condition?" I answered "No" I thought it was asking if I ever had a nervous breakdown or mental condition. I'm no RN and had no idea that a non-cancerous tumor fit in this condition. So under false pretense thinking I had insurance went to have my yearly physical about 9 months into this policy only to find out months later when the bills came in that I was not covered. If I had known that I was not covered I probably would not have gone to the doctor.

When I tried to get my old insurance back that I had for over 10 years. ( Montana Medical Benefit Plan) I could not get back in because according to Blue Cross Blue Shield I did not have insurance for one year and that made me uninsurable. They really made a mess out of things. If there is a way you can stop this from ever happening to someone else. Please as a tax payer of Montana Please do so.

Yours Sincerely,

Dorothy Becker