

To Whom it May Concern:

In 2003 my husband and I consolidated our student loans together into a spousal consolidated loan because that is what our loan servicer people at the time told us to do. I believe it did reduce our interest rates to the current rates of the time, but it has been a nightmare to deal with ever since. The loan people didn't tell us it would basically make you ineligible for anything you legitimately qualified for in the future because that qualifying incident probably won't happen to you both simultaneously.

In 2009 my husband began experiencing a feeling of water in his ear so I told him to go to his primary doctor. He went and she referred him to Ear Nose and Throat specialty. He was seen by an ENT Physician Assistant at the hospital that he was also employed by and told there wasn't anything wrong. He told me some time later that he still felt like there was water in his ear. I said well go back to the Primary Care Doctor and tell her ENT said you were fine but you still have the symptom. Turns out her diligence saved his life. She said this isn't normal for an adult – kids have ear trouble all the time based on how tiny and short their ear canals are still but adults shouldn't have that. I don't know what it is but we need to get a scan to see. So she has him schedule a CT scan. He uses the healthcare system he works for because the employee insurance plan offered is them self-insuring their employees – so if you want to have even some of the bills paid you go to them as the in-network provider. It is the Bassett Medical Center insurance plan administered by Blue Cross Blue Shield. Fortunately, he went for the scan BEFORE we got the letter from the Bassett Medical Center insurance plan that the scan was not medically necessary and would not be covered by insurance. I'm guessing that if he was faced with the decision to have to completely self pay for a CT Scan he probably would have not had it done. But thank God timing was on our side with that.

We were both Respiratory Therapists with years of clinical experience – we knew it was going to be bad when they wouldn't let us leave after the scan. And when I got word that the ENT doc who was head of the cancer center was coming down to talk to me I knew it was going to be exceptionally bad news. The scan had found a nasopharyngeal tumor. The next step would be a PET scan to see where all it had gone from there. The lymph system drains out around the rest of the body so it is likely cancer cells have been roaming. Then they tell you that head and neck cancers are the worst cancer treatment because there is no effective way to do surgery and remove something from inside the middle of your head. So it will be chemo and radiation treatments simultaneously in an all-out attempt to kill the tumor. You know when they send you to put in a feeding tube before they start any treatment at all that this is going to be bad- they are anticipating burning up your throat with radiation so bad you can't use it. I named him the mesh man of steel. They form a plastic mesh around your face, neck and upper shoulders that just barely stays off your face and ends up looking like a bust of your face. This is used to bolt you to the table so you cannot move and are in the same EXACT position on the Radiation table each time to minimize shooting good tissue – they want to shoot the tumor the same. Most people would lose it and need sedation to make it through time after time of being bolted to a table with your eyelashes practically touching that plastic mesh. He did it cold turkey every time. I'm like how on earth do you do that ??!! They would have had to hit me with all the Versed in the world for me not to be screaming crying and trying to escape. He said the key was finding something else to focus on much like how he got through Airforce survival training preparing for Vietnam - when they stuck him in a tiny box where he couldn't sit, couldn't stand and kept him sleep deprived with lights and sound.

Somewhere along the way the doc told us something that stuck with me- we can kill any cancer – it is whether or not we kill you in the process. This was after he had melted away to 123 lbs- I would cry as I poured the can of nutrition into his tube just trying to will him to tolerate sitting up long enough to have his body process so I could get enough feeding sessions into him a day to keep him from melting away completely. He had experienced a really bad reaction to one of the chemo drugs and nearly died – twice. The doc said we wouldn't have taken you this toxic, but since you don't seem to be able to process out this chemo drug well that level of toxicity is probably what killed your cancer. Another fun fact – there are blood tests that could predict if you are likely to be one of these people who won't metabolize that drug well, but they don't run them before they give it to you because of the cost it would be to run blood tests on everyone before they start that drug. Oh but good news! After the bills with the cancer diagnosis started rolling in from the tumor that was pushing on his Eustachian tube making him feel like he had water in his ear the hospital employee insurance plan sent a letter that they would in fact cover that CT Scan.

Anyway he survived, is still miraculously cancer free from being fried up by treatment and still weighs in the 120's. He never really physically recovered. He lost his job during this time for not being able to return timely enough since he was busy dying. He got social security disability after I was told by the hospital advocate counselor that cancer wouldn't qualify for SS disability so don't expect him to actually receive his social security– apparently there are a few narrow cancer diagnosis that are immediate disability – probably the ones where you are expected to die before the case gets through the system. And when we tried to get his Student Loan debts discharged for the qualifying cancer diagnosis they said no because I didn't have cancer. Great, that is helpful. At the same time we were caring for his dad living with us who had lost both his legs and was wheelchair bound. He was a WWII vet but didn't lose his legs in war – he was just outliving the ability of his heart to pump blood all the way to his legs. So I kept working throughout while running everyone here and there thank God for the new Family and Medical Leave act - and as he got better he did more of the taking care of his dad while I went off to work.

During this time when he lost his job and health insurance and before Medicare from disability kicked in to cover I needed to keep him covered by health insurance so his cancer would not become a pre-existing condition. For me to take family coverage at my employer at the time was going to be over \$800 a month. I couldn't pay that so I was losing my mind. I couldn't let his cancer become pre-existing and not covered by anyone later. So I turned to the VA because he was a Vietnamese Linguist in the air force flying over 150 something missions over the jungles during the war. In a plane with doors off low and slow picking up and deciphering radio transmissions – through where they dropped agent orange. The VA would give him healthcare! I called the name and number I was given for the VA contact for our county- Herkimer NY – she told me no, he would only be eligible to get his VA healthcare after and if I could prove it was from Agent Orange. I'm like that is ridiculous but I just don't have time to fight the VA and what am I going to do? Stop his treatment while he's dying and wait while I gather up documents from all his doctors and wait for the VA to rule on his case and get him cleared to be seen somewhere else far away in a VA facility? My boss at the time went to bat for me with our employer and got them to give me a bonus to cover \$350 of that monthly \$800 insurance premium so I could cover him until the medicare started. I had gone back to school for a BS in computer science (hence my student loans) and was the "IT person" who had written and ran a custom software system that

processed all of their business. He needed me focused on his software system not health insurance and he was a good person.

So my husband and I have always worked for healthcare systems for the last 30 years and I now work for the state hospital system. All that time since these loans were consolidated in 2003 would qualify for the student loan repayment – if spousal plans were included. I just found out they aren't? REALLY???

One more spit in the face. After we took care of his dad for 7 years – I miss him- he died at the age of 91- my husband went back and took a job at Bassett Hospital again. He is still only 120 something pounds and moving slow, but the doctors he worked with before wanted him back. I happened to see the pulmonologist as a patient. Every time he saw me he asked me to tell my husband to please come back they wanted him to work in their areas. He had never fought the VA for his rightful benefits I guess because he always secretly figured his cancer would recur and he would die and he just didn't want to spend what energy he had fighting the VA. So Social Security wasn't enough so even fully disabled he went back to work in a daytime job that made less money than he used to make but was a little less physically demanding doing EEGs, EMGs and stuff but M-F daytime. He has been doing that for years now- well past retirement age – he is 72 and just can't physically do it anymore. He is retiring in January. He did finally start a claim with the VA – we are going to fight them for his benefits. I don't think he can believe he lived this long past 2009. Now I guess it is my turn. I have begun going blind. I have a retinal disease that has blinded me in my left eye (20/200+) and my right eye varies from 20/50 - 20/70 on visits. I get injections – shots- into each eyeball every 8 weeks. It is as creepy as it sounds with that SUPER CREEPY horror movie like little vise looking contraption that holds your eyeballs open so you can't blink – but definitely nothing like being bolted to a table in a mesh molded bust of yourself. I'm definitely not the eyeballs of steel – it definitely skeeves me out. Anyway, I don't know how much longer I'll be able to see to work. One thing about the horrible covid- it has gotten our employer to allow IT folks to work remotely so I don't have to do the 3 hour a day on a good weather day commute to Syracuse anymore. I wouldn't be able to drive like that now. I use Windows 10 magnifier bubbles and a huge 43 inch wide gaming computer screen I bought to blow things up so my good eye can see them. We REALLY need to un-spousal connect these student loans so we can do something with them by the time the Covid forbearance or whatever it is ends. We don't blame anyone for our issues and we know everyone has their burdens to carry. But geez, we have always just tried to work hard, we don't live an extravagant lifestyle. When life threw curveballs and layoffs we went back to school. I went back to school working nights full time in a sleep lab while going to school during the day. My daughter was 9 at the time. Sometimes I was awake for 40 hours at a time and still I would show up with my schoolwork done and silly kids who lived on campus wouldn't be finished. I had no choice and no time so all my time had to count towards getting back out into a career that could sustain my family. My daughter who is grown now remembers it as the time she spent a lot of time alone. That makes me sad. We just want to qualify for SOMETHING to help with our student loans while I try to keep working so we can literally keep the roof over our heads after a lifetime of working hard and trying to do the right things. Thank you for listening and a huge thank you to Jeri for helping so many student borrowers out there.

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