

**STATEMENT OF CHRIS TURNER  
October 20, 2009**

My name is Chris Turner. I'm a health insurance agent from Tampa, Florida, and I'm a rape survivor.

In November 2002, I was drugged and raped while I was on a business trip. I'm lucky to be alive.

My physician put me on medication to help deal with the trauma and on preventative anti-HIV medication because there was no way to know whether the person who raped me used a condom.

After the rape, I was so terrified that I couldn't leave my house—I even did my Christmas shopping online. It was extremely difficult for me to be with people so that I could do my job – even though I work on commission and I desperately needed the money.

After about a month, I finally stepped out of the house to meet with a therapist. I ended up getting counseling for about a year, which helped me to heal and to work through my fears.

Some months later I needed to find new health insurance. Having worked in the health insurance industry for years, I was worried about applying for a new policy. I know how the system works: if you're rejected for coverage once it can put a black spot on your insurance record and keep you from getting health coverage in the future. So I started making calls to insurance underwriters and posed my story as a hypothetical applicant to see what would happen if I tried to get a new insurance policy in the individual market.

Every person I spoke with said the same thing: “Nope, we won't take her.” In order for this “hypothetical applicant” – a victim of rape – to be eligible for insurance coverage, she would have to have been out of counseling from one to two years and have received negative HIV tests for two to three years. In other words, the treatment for the rape that I endured was considered a “pre-existing condition.”

As a Florida resident, my only other option was to get insurance coverage in Florida's high risk insurance pool. This coverage would cost more than my rent, so I went without health insurance for about three years. I had to pay for everything on my own—the counseling, the antidepressants, any other health needs that I had. This whole time I was still working in the health insurance field. I sat with clients, explaining how their health policy worked—and the fact that I didn't have coverage myself was like a big, dark secret hanging over me.

I was only able to get health insurance after I married my husband and he eventually got a job that included coverage for spouses. The day that I finally had health insurance again was so fantastic. To know that I could finally get a check-up or a mammogram was a huge relief.

This is what gets me: There are so many rape survivors who can't or don't get the help that they need—they have to push down their suffering and pain and just try to survive. I feel like I did the right thing by going on medication and getting counseling. And yet I was punished for doing the right thing to take care of myself and my livelihood.

Now, I volunteer for an organization in Florida called SOAR—Speaking Out About Rape. I counsel rape survivors and accompany them during their forensic exams. I tell them: “Make sure that you get all of your testing done now when you can do it for free. If you have health insurance, make sure that you stay on top of your premiums – because if you lose your insurance, you might not be able to get it back.” It's a tragedy that I even have to say this.

I have been part of the health insurance industry for years—but it didn't matter. They wanted to shove me under the rug; they wanted me to be quiet. I can only imagine all of the women who are going through what I went through and have just given up.

The fact that this issue is finally getting the attention it deserves, and that I can speak out about it – that motivates me. Even though I was condemned for it, I took the necessary steps to heal myself and today I'm alive and I'm happy.

Let's make sure that no one is denied coverage because of pre-existing conditions, and that everyone is able to get the help that they need.