Unlikely lobbyist takes on insurance

By Lee Benson

Diane Knight of Orem just got back from lobbying Congress in our nation's capital.

A preschool teacher by training, she never thought of herself as a lobbyist.

But then she never thought of herself as uninsurable either.

Diane's is one of those stories she was sure would never happen to her — until it happened to her.

It dates back nine years to the year 2000. The year began with Alan, Diane's husband, discovering he had cancer in his neck. Months later, Diane discovered she had breast cancer.

The couple battled like gladiators. He had dozens of lymph nodes and part of his neck muscles removed. She went through chemotherapy and radiation, lost her hair and underwent surgery.

Both came out the other end as cancer survivors.

That's when they began what Diane calls "our descent into the health insurance nightmare."

When Alan decided to leave the company he was working for to pursue a promising private-business enterprise, they discovered that because of their bouts with cancer, they would be largely uninsurable as individuals.

Only if one of them remained attached to a large company that provided insurance benefits could they stay insured at prices they could realistically afford.

Their solution was for Diane to shut down "Miss Diane's," the preschool she ran out of her home, and go to work as a teacher for the Alpine School District — not for the pay, the working conditions or because she wanted to.

For the insurance.

"When you're in a big company, you're invisible insurance-wise because the costs are spread out over a large number of people," explains Diane. "But if you're in a small company, just one person with a past can raise everybody's premiums to unhealthy levels."

And if you're trying to get individual insurance and you have "a past," forget about it.

"I loved being Miss Diane. I loved my preschool. I loved being a stay-at-home mom. But I had to shut my doors because of health insurance," she says. "I fail to see why health insurance can dictate what I do for a living. But it does. Health insurance runs my life."

People at the Utah Health Policy Project, a nonprofit group pushing for health insurance reform, heard Diane's story and got her in touch with Consumers Union, a national group with a similar agenda.

When Consumers Union — the parent company of Consumer Reports — organized an event called "Lobby Day" this past Wednesday, Diane was one of the people they flew to Washington, D.C., and trotted in front of members of Congress to tell her sad but true story.

"It was a really good experience," says Diane. "I feel like people really listened to what I had to say.

"I was probably the most conservative person there," she continues. "The people putting this on are much more liberal than I am. I'm a Republican from Utah County who is quote-unquote for smaller government. But I don't know, maybe it is time for the federal government to come in and make some regulations and say what the rules are going to be when it comes to health insurance. Something definitely has to be done."

Diane says she isn't in favor of socialized medicine in America, and she's not sure if President Obama's plan to allow government-backed insurance as an option for private citizens qualifies as socialized medicine.

"I'm going to have to think about that," she says.

What she is sure of is that current conditions restrict a person's freedom to work where they want to — and that's not right.

"We need to take health insurance away from the workplace," she says. "We need to have change so everyone has reasonable access to reasonable health care at a reasonable price.

"We went through heck and back," she says, reflecting on the battle she and her husband had with cancer nine years ago. "But ironically — and I know this sounds weird — the fear of health insurance is even more distressing on a daily basis than the fear of cancer. That nightmare ends, one way or the other. This nightmare never ends."