

Law could save anguish for ailing students (The News Journal)

Del. victim fought to retain insurance for young cancer patients

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News Journal Washington Bureau

WASHINGTON -- Facing grim prospects for surviving cancer, Michelle Rigney focused on making things easier for the next person fighting her disease, her mother said.

Rigney, 22, of Bear, co-founded a local Miles for Melanoma organization. The University of Delaware student also hoped to speak in Washington on behalf of legislation that would allow seriously ill college students to take up to a year of medical leave without losing their insurance -- something that concerned Rigney until her death last month.

Had she lived, her mother said, Rigney would have been happy to see those causes now gaining some momentum. Her organization has raised more than \$30,000 for research. The bill, meanwhile, is destined for the House floor for a vote after a key committee approved it last week.

"This bill's really important for kids who get truly, truly sick," said Sherrill Rigney. "Just seeing the stress and the tears ... that she went through, just the worry, [it's important] for the next person so they don't have to do that. And that's what she was all about."

Some insurance plans allow college students to remain covered as dependents only if they attend school full time. The legislation would ensure that college students covered by plans regulated by the Employee Retirement Income Security Act can take medical leave for a physician-certified illness without losing their insurance.

The bill was named "Michelle's Law," not for Rigney but for Michelle Morse, who attended classes at Plymouth State University in New Hampshire against her doctors' wishes to maintain her insurance. She died in 2005 from colon cancer.

The House committee approved the bill with a 40-0 vote and two members voting "present."

"I think it's a hopeful sign of our ability to have a broader conversation throughout the country of how we want to improve and reform our health care system," said Rep. Paul Hodes, D-N.H., the bill's sponsor.

Hodes is hoping the bill will come up for a vote after the August recess in the House, where it has 148 co-sponsors. A related Senate bill has only 25 co-sponsors, including Democratic Sens. Joe Biden and Tom Carper of Delaware.

"I'm hoping we don't get boxed up in politics in the Senate, but that's like saying I hope the Himalayas stay cold," Hodes said. "Both are certainties. We're going to work hard with our Senate colleagues."

Rep. Mike Castle, R-Del., said last year he thought of Rigney, whom he met at a sun-safety news conference, when signing on as an original co-sponsor in June 2007. Rigney had expressed her concerns about insurance to Castle. She also spoke with The News Journal's Washington Bureau in July 2007 after she had surgery to remove the malignant mole on her shoulder and underwent painful cancer treatments.

"My biggest concern is just having to force myself into working or staying a full-time student just for the benefits," she said then.

More than once, Rigney signed up for classes, not knowing if she'd be able to finish the semester. The school allowed her to remain a full-time student, granting medical leave when she needed treatments or surgery. Last fall, she was approved to stay on her father's insurance as a disabled dependent without being in school. She still worried about having the insurance renewed.

"Some of these treatments were over \$50,000," Sherrill Rigney said. "Her fear was to put us in complete debt."

Rigney's friend Anna Marie Farro, 41, of Middletown, underwent treatment for melanoma and is still being treated for other skin cancers. In many ways, they fought the disease together.

They held fundraisers for Miles for Melanoma of Delaware, which they co-founded. They planned a Sept. 14 walk in Rockford Park to benefit the Melanoma Research Foundation. They discussed treatment options and supported each other.

They did not share their insurance needs, however. Her college days behind her, Farro said she had her own insurance

and was able to focus on "holding onto life." She recalls Rigney repeatedly filling out forms, fretting about insurance procedures and having to repeat and defend the fact that she had stage-four malignant melanoma to her insurer and the school.

"She had to fight it so differently from where I had to fight it," she said. "There's no reason for the added stress on anybody when you reach that point."

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