Metropolitan Life Insurance Company
Attn: Statement of Health Unit
PO BOX 14069
Lexington, KY 40512

January 11, 2015

RE: Declination of request for increased life insurance limits
Employee/Applicant:
Social Security Num:
Employer:
Group No:

To Whom It May Concern,

Please find this letter, along with attachments, as my formal request for a review of your decision to decline increased life insurance coverage effective 2015 through my employer's group plan.

Per your declination letter dated 12/11/14 (copy included) the reason for this declination was simply, "a history of hepatitis C." I hereby dispute this reason for declination. Everyone's history of hepatitis C is different and I believe a declination simply on the basis of ***"a"*** history is misguided and unfair.

Please take a moment and learn of ***my*** history of hepatitis C. In 1996, at the age of 13 I was told by my adoptive mother that I would need to get some blood work done. My sister, who was 16 at the time, had gone in for some standard pre-op testing prior to a jaw surgery and tested positive for the virus. When my labs came back, after multiple re-tests, I too was told I was positive for Hepatitis C. My biological mother died of unknown causes in 1984 therefore it was impossible for her to be tested. The doctor requested that my father be tested however he refused. My adoptive mother tested negative. As neither my sister nor I, at the ages of 16 and 13 respectively, had ever drank alcohol, done drugs, had surgery, or received blood transfusions; it was determined by the doctors that the only medical explanation of our infection had to have been transmission at birth from our mother. At the time of our diagnosis, little was still known about the virus formerly known as non-A, non-B hepatitis and virtually nothing was known about any differences in effects for those born with the virus versus those who contract it later in life. In 1996, at 13 years old, I was told that most people with the virus live 20-30 years after infection and they die from it. So in the mind of a 13 year old, I had just been told I was born with a disease that I had never heard of, there was no cure for it, and it would kill me by age 30.

Following my diagnosis I had my liver functions tests performed regularly and the results were always entirely normal. I was never "sick". I went on about my life and took the appropriate precautions. I made sure to always tell my medical providers of the diagnosis but never any of my friends as I learned quickly of the stigma attached to this virus. I graduated from a Catholic Military High School. I went on to college and obtained my degree in Criminal Justice. I had dreamed of becoming a police officer or even joining the FBI. It wasn't until my senior year that I learned a Hepatitis C diagnosis was an automatic disqualifier for both. I then decided I would join the military but learned it was an automatic disqualifier for all branches of service as well. At 21 years old I found myself in a familiar state of anger and confusion that I hadn't felt since I was 13. Here I was, 21 years old, entirely "healthy" according to my doctors and had put myself through college, graduating early with a 3.75 GPA and something I had no control over, like it or not, was determining my future. Between diagnosis and college graduation, I had experienced discrimination on occasion based on the virus; a dental hygienist who refused to clean my teeth, one or two friends who I did trust enough to finally share my secret with had betrayed me. Those things I was able to move past; but to be told that everything I had been working so hard for was a waste because of something I couldn't do anything about, was quite possibly the most frustrating thing I had to learn to accept. I did not cause this infection nor was there a cure for it. So again, I brushed myself off and went about my life, carving out a new path to my future.

In October of 2013 I entered into contract to purchase my first home. A new construction in which I had the pleasure and opportunity to design. At this time I was 30 years old, engaged to be married, and about to make the biggest purchase of my life. I wasn't dead like I was told I would be by my doctors at 13 years old. So when open enrollment came around at work I decided that the right thing to do would be to increase my life insurance coverage in the event something happened to me as I had responsibilities now. I submitted my request to MetLife for the increase and as requested completed the statement of health. MetLife reached out to my liver specialists and despite the fact that I still wasn't "sick", I received a letter dated 1/4/2014 (copy included) which stated that my request was declined because of "a history of untreated Hepatitis C." I was again frustrated and discouraged. Now at 30, still not sick, and trying to be responsible by getting the appropriate coverage, this "thing" was still determining aspects of my life when up until this point, there still wasn't a cure for my genotype. *"In the United States, genotype 2 accounts for approximately 13 to 15% of all hepatitis C infections."* (David H. Spach, MD and H. Nina Kim, MD, 2015) There wasn't much focus on Genotype 2 for a very long time considering 75% of those infected in the United States have Genotype 1. Either way, I chose however not to argue this declination as by the time I received this letter I already knew that I would be beating this virus sometime in 2014 and the letter stated I could reapply in the future.

On February 11, 2014 I took my first doses of Ribavirin and Sovaldi. The latter, a new drug that had only been approved by the FDA 2 months prior in December of 2013 for treatment of my genotype. This drug was being hailed in the news as a game changer in the world of Hepatitis C. For the next 84 days I took those pills religiously; setting alarms to be sure they were taken the same time each day. Then on March 11, 2014 exactly 4 weeks into treatment I had my viral load checked - the results - NOT DETECTED. In just 28 days these drugs allowed my body to eradicate the virus that was never welcome there to begin with. For the next 8 weeks I took it day by day and battled through the sometimes horrendous side effects of the Ribavirin. Then on Monday May 5th, I took my last doses of the drugs. I had blood work done the very next day and the virus was still NOT DETECTED! While I initially thought treatment itself would be the hardest part of the year, it was really the wait between May and August when I got my 12 week post viral load taken. These results were more than just NOT DETECTED - this meant SVR12. The world of Hepatitis C has changed drastically in the last couple of years and statistics show that those who reach SVR12 or a Sustained Virologic Response 12 weeks post treatment with the new medications, are cured. Formerly, SVR was not considered until 6 months post treatment. *" Sustained Virologic Response (SVR) is a person's successful response to antiviral medications when a virus is not present in the blood six months after treatment is completed. When this happens after treatment for hepatitis C, it represents a cure from the infection."* (American Liver Foundation) Despite the protocols of 12 weeks vs. 24, I of course was hesitant to believe I had been cured. That was until November 6, 2014 exactly 24 weeks after completing treatment when I had my viral load drawn again - NOT DETECTED. This officially meant SVR24. After living with this virus for 31 years; I was cured. This was quite possibly the best news I ever heard. After everything I had been through and experienced because of this - that was it, everything was going to be okay.

This news also happened to come just in time for open enrollment again. Armed with my entire healthy life ahead of me, I again requested an increase in life insurance coverage to ensure my family would be taken care of in the event something happened to me. Then I got the very declination letter that has spurred this lengthy response. I felt like MetLife had reached through that envelope and punched me square in the chest.

"...a history of hepatitis C"

Those words alone couldn't be more accurate. ***My*** history. My infection of Hepatitis C ***is*** history.

I was born with this disease. I was dealt these cards and I played my hand. I didn't wait to treat until I got "sick". I never got "sick". I waited to treat until there was a cure for my genotype and when there was, I treated, and I was cured. I have included with this response, a letter from my liver specialist and my most recent labs proving that I have been cured of the virus, that I have no liver disease, nor do I have any liver damage. Additionally, I have included my pre-treatment labs taken 1/30/14 that show my liver function tests were normal prior to treatment as well. And if still uncertain, I have included labs taken 1/24/2002 which was 12 full years prior to treatment; which show again, completely normal liver function tests. I would respectfully request that these items and my case be reviewed on an individual basis by someone whose knowledge of Hepatitis C is current, considering of course how vastly different the Hepatitis C landscape is today. I also invite you to contact me or my liver specialist to discuss this matter further should you deem necessary.

I do believe to decline someone coverage based on one's prior infection with the virus shows a gross misunderstanding and/or lack of education of this virus on the part of MetLife. And I find it ironic that it was the awareness of my own health and subsequent honesty regarding same, which led to your decision. If you lie to get coverage, you get declined. If you tell the truth, you get declined. According to the CDC, *"An estimated 3.2 million persons in the United States have chronic Hepatitis C virus infection. Most people do not know they are infected because they don’t look or feel sick."* (CDC, 2014) And to clarify further, *"Up to 3 in 4 people who are infected don't know they have hepatitis C"* (CDC, Testing baby boomers saves lives, 2013). These statistics suggest that there are approximately 2.4 million people living in the United States who have no knowledge of the fact they are carrying the Hepatitis C virus nor are they advising their life insurance providers of their untreated infections. When considered in relation to the fact that *"MetLife is the largest life insurer in the United States"* (MetLife, 2010) it is a reasonable assumption that MetLife is currently or will be in the future, providing a large amount of life insurance coverage to many of those who fall in the 2.4 million who do not know. Even if a current insured has undergone a physical examination in order to qualify for the coverage they requested, MetLife cannot in actuality be certain those people are without current Hepatitis C infections as the test for an active Hepatitis C infection is not standard in any current adult physical exam. It was only within the last few years that the CDC has pushed to have all baby boomers tested for the virus. How many of MetLife's policyholders are currently unaware they are infected with an active Hepatitis C virus?

I again, respectfully request that MetLife afford me the opportunity to be responsible about the future and grant me the requested increase in coverage.

Sincerely,

Works Cited

American Liver Foundation. (n.d.). *What is Hepatitis C*. Retrieved January 11, 2015, from American Liver Foundation: http://hepc.liverfoundation.org/what-is-hepatitis-c/glossary-of-terms/#SVR

CDC. (2014, December 9). *Hepatitis C information for the public*. Retrieved January 11, 2015, from CDC: http://www.cdc.gov/hepatitis/c/cfaq.htm

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