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Market vendor fights illness without insurance



JOHN LOK / THE SEATTLE TIMES

Susan Sauls, a jewelry maker, is struggling to pay for liver- and lung-cancer treatments. Other Pike Place Market vendors have tried to help.

HEALTH CARE | The incomes of some small-business owners are too high to qualify them for government plans but too little for them to afford private coverage.

BY MARNETTE FEDERIS
Seattle Times staff reporter

Susan Sauls has liver and lung cancer. She has lost weight, her hair is gone and she's constantly nauseous from aggressive treatments. But she goes into her work studio every day to piece together pendants and earrings for her business at Pike Place Market.

"I don't have a choice; I have to work," Sauls said. "If I don't work, I don't have income."

Without income, she can't pay for her medical treatments because she's uninsured. As a small-business owner who makes \$22,000 to \$28,000 a

year, her income is too high for her to qualify for any government health plan but too little for her to afford private coverage.

And the 60-year-old Kent resident has medical bills adding up to more than \$100,000.

Within her community of Pike Place Market vendors, there are similar stories of farmers, craftspeople and other co-workers struggling to pay for — or going without — health insurance. Together, they have formed a support system, helping one another out whenever a medical catastrophe or illness strikes.

"It's sort of like you're afraid to tell anybody bad news because we're gonna have a raffle or something," Sauls said. "It just happens that fast."

According to a survey done for the Market in 2007, 39 percent of people See > **HEALTH CARE, A6**

< Health care

FROM A1

MARKET JEWELER BATTLES ILLNESS WITHOUT INSURANCE

'Dark cloud hanging
over your head'

working there were uninsured — a rate about three times higher than the state's general population. And as the national debate on health care persists, these small-business owners say they don't have to look far to see examples of the current health-care system's deficiencies.

30 years

Sauls began selling jewelry and other crafts at the Market 30 years ago.

She was co-chair of the Daystall Tenants Association and led efforts to raise money when a farmer contracted leukemia or a vendor had breast cancer.

"She is a tireless advocate, a very generous-hearted, caring individual," said Sharon Shaw, a Market business owner.

But even as Sauls was fundraising for others, she was hoping her health would remain intact. In the 1990s, she had insurance through the state's Basic Health plan, with a policy for which she paid the full premiums. But when the state stopped offering that type of plan,



JOHN LOK / THE SEATTLE TIMES

Susan Sauls crafts jewelry in her basement workshop in Kent. Sauls, who is being treated for cancer, is struggling to pay for her treatments.

she suddenly found herself uninsured.

By that time, she had been diagnosed with diabetes.

And when she tried to buy private health insurance, that pre-existing condition made her ineligible for some policies and unable to afford the high premiums of others.

For years, Sauls received care at a community clinic and paid her medical bills out of pocket. Her health then took a more serious turn, and she was diagnosed with cancer this spring. She underwent radiation treatment and is now receiving chemotherapy.

"I'm on an emotional roller coast-

er all the time, optimistic one minute, and 30 minutes later, why even bother?" she said. "This is just horrific."

Meanwhile, her medical bills keep piling up.

"I can tell you that people that don't have insurance worry about it every day," Sauls said. "It's like a dark cloud hanging over your head and you just pray it doesn't hit."

Silent auction

At a silent auction organized by her Market colleagues, who raised about \$12,000 for Sauls, they discussed their health-insurance struggles, some saying they pay upward

of \$1,500 a month in premiums.

"The system as it is, isn't working for small businesses," said Leanne Clarke, who sells ceramics at the Market. "Insurance companies have not offered us an affordable way to get health insurance for ourselves or for our employees."

And there's always an apprehension, about being "one major illness, one accident away from homelessness" or "complete bankruptcy," Shaw said.

Sauls presses on with her battle against cancer. She tells her story, she said, to advocate for those who are uninsured.

"I think what happens now is that the uninsured think it's their fault," Sauls said. "They feel guilty, and so they pretty much go home and just end up dying."

Sauls said she counts herself as one of the lucky ones because of the people who support her.

On Wednesday, she had her fourth chemotherapy session at Valley Medical Center, where she sat for hours hooked to an IV drip. She spent the time writing more than 100 "thank you" cards — many addressed to her friends at the Market.

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Information

THE SUSAN SAULS HEALTHCARE FUND:
<http://donatesusansauls.blogspot.com/>
<http://www.facebook.com/group.php/?gid=102378471862&ref=mf>

AILING MARKET JEWELER STRUGGLES WITHOUT HEALTH INSUREANCE

by Marnette Federis

My internship took place at a time when there were heated debates about health care reform. My mentor passed along information about an event to raise money for a local business woman who is uninsured and battling with cancer. We thought it was a great way to talk about small business owners and how they are affected by health insurance issues. The story centered around Susan Sauls, who is among the hundreds of business owners in Pike Place Market who say they are just one illness, one medical catastrophe away from bankruptcy. Reporting on this story entailed going through numerous interviews not only with Susan Sauls but also a number of business owners at the Market. I not only got to know more about the issues that business owners there face when it comes to health insurance but also about the culture of giving in one of Seattle's most iconic landmarks. I really enjoyed writing and reporting this story because it was an exercise in how to talk about how policy issues/debates truly impact the lives of individuals.

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