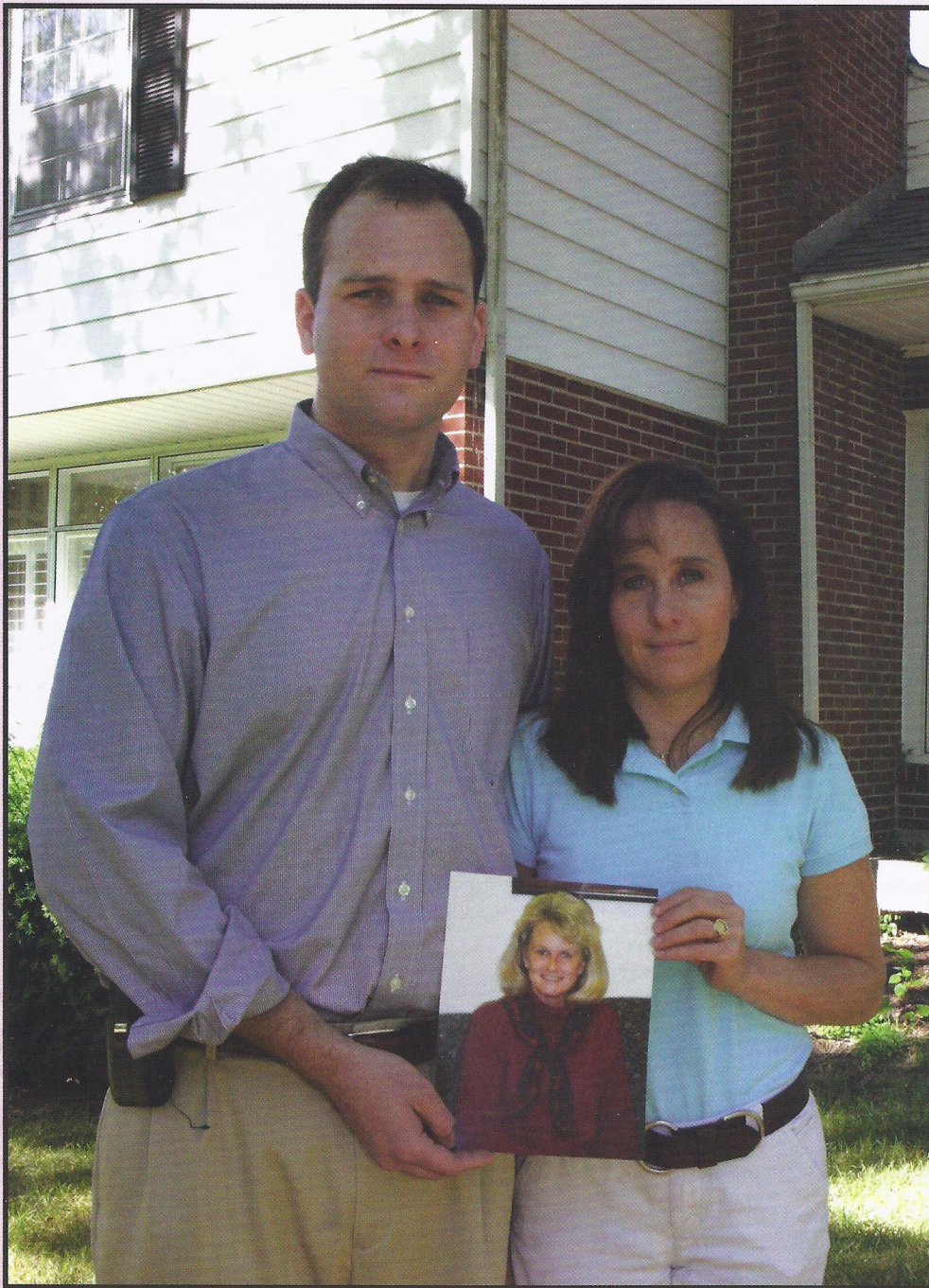


A Last Request

By Dianna Borsi O'Brien • Photos courtesy of the Rippel family

PHOTO BY JENNIFER KETTLER



ABOVE: Ryan and Molly Rippel lost their mother to breast cancer in April.

OPPOSITE PAGE, RIGHT: Barbara and Ryan.

OPPOSITE PAGE, MIDDLE: Barbara Rippel died from breast cancer in April. Because she had no health insurance, Rippel postponed diagnosis and treatment.

OPPOSITE PAGE, LEFT: Barbara and Ralph "Dan" Rippel on their wedding day.

Honoring their mother's legacy, the Rippels seek to help breast cancer patients with no health insurance

On April 17, Barbara Rippel died of breast cancer at age 58.

She had devoted her life to raising her two children, and now Molly Rippel, 31, and Ryan Rippel, 25, are working to honor her last request.

When Barbara discovered she had breast cancer, she didn't have health insurance coverage. Despite being employed, as a well-known real estate agent with House of Brokers, she died deluged by bills and buried in debt.

Her children want to make sure that doesn't happen to anyone else.

Before she passed away, Barbara wrote her children a letter, closing it with this request: "Use your gifts to make a difference, and use your mom as an example of the need for universal health care... You and Molly have been my life—don't ever forget that."

Ryan is a special assistant to Bill Gates Sr. at the Gates Foundation in Seattle, Wash., and Molly is a respiratory therapist at a home healthcare company in Columbia. The two are working to establish an organization to help people like their mother—women who have cancer but don't have health insurance and don't qualify for income-based or age-based coverage or financial assistance.

THE IMPORTANCE OF EARLY DETECTION

No one knows exactly when Barbara found the lump in her breast. She was a very private person, says Ryan, and as a single parent—since her husband, Dan, had died in an auto accident when Ryan was 3 and Molly was 8—Barbara was used to handling things on her own.

But without health insurance, she waited instead of going to the doctor. Perhaps she

hoped the lump would go away. Later she would tell her children she didn't want to interrupt their lives. The lump didn't go away, and in late summer 2006, Barbara told her children she had breast cancer, and she began to receive treatment. But that wait—a wait caused by her lack of health insurance—may have cost Barbara Rippel her life.

Of course, Ryan and Molly had long argued she should have insurance, but to no avail. As Ryan put it, "For her, it was a choice of opportunities, several hundred dollars for health insurance versus several hundred

dollars for school expenses and to put food on the table."

Ryan and Molly made the most of their mother's sacrifices; Ryan is a graduate of both Harvard and Cambridge universities, and Molly is a respiratory therapist.

BURGEONING BILLS

Once Barbara was diagnosed, she received treatment, including radiation and chemotherapy, at Ellis Fischel Cancer Center. Her hair fell out, her arm swelled from lymphedema, and she lost weight—a lot of weight. By the time she died, Molly says, her mother, 5 feet 7 inches tall, weighed less than 100 pounds.

Compounding the pain of the treatments were the bills.

At age 57, Barbara didn't qualify for Social Security or Medicare coverage. Because Medicaid is based on the prior year's earn-

ings and she'd had a good year, she didn't qualify for help based on her finances. The family was told that in order to get financial help, she would have to be at least six months behind on all of her bills. But Barbara didn't want to fall that far behind and ruin her credit rating, says Ryan, because she was planning to beat cancer and get on with her life.

While hospital officials were working to try to find financial assistance for Barbara, her treatment continued, and the disease progressed. Still the bills kept coming.

Barbara became wobbly on her feet, recalls

ironed Ryan's shirt for him, saying, "I want you to look like somebody loves you."

When Ryan revealed his mother's situation to the Gates Foundation during the interview, the interviewers immediately offered him a flexible schedule, allowing him to work three weeks in Seattle and return home for a week. As for Molly, she spent every possible moment with her mother, often spending nights and weekends with her. She tried to lift her mother's financial burden by paying for medications whenever she could, despite the costs. One prescription could cost as much

as \$280. At times, Molly says, she felt frustrated. Working in the health-care industry, she sees others who seem to easily get help and assistance, while her own mother was

rejected for Medicaid three times.

Others helped Barbara along the way. Her brother stayed with her, and a friend gave her crucial injections every Saturday and Sunday for months. The other days of the week, Molly took her mother to the hospital for the injections.

Neighbors pitched in, bringing her meals three days a week, and threw a chili-supper fund-raiser that brought in about \$20,000. More than the money, Ryan says, his mother was heartened by the community turnout. "She'd always been so selfless. She'd always been the one who did for others," he says. Now it was her turn.

"Use your gifts to make a difference, and use your mom as an example of the need for universal health care."

—from Barbara Rippel's last letter to her children

Molly, and scans revealed cancer had spread to her brain. Radiation seemed to stop the spread of the cancer temporarily, and her mother seemed to be on the rebound.

And the bills kept coming.

Ryan and Molly did what they could to help. During this time, Ryan was hired by the Gates Foundation as a program analyst. He hadn't even wanted to interview for the job because it was in Seattle and he wanted to stay home and care for his mother. But his mother wouldn't hear of it. She insisted Ryan pursue the job, and on the day of his interview, with an arm so swollen from lymphedema that she could barely move it, Barbara



ABOVE: After her husband died in a car accident, Barbara Rippel raised her children alone.



People without insurance, noted the American Cancer Society in a June 11, 2007, article, “are more likely to be diagnosed with advanced stages of cancer.”

The bills continued to roll in.

Barbara had made some progress, and the cancer had been shrinking, allowing her to hold a pencil and write her name again and go up and down the stairs in her home. “Those were huge victories,” says Ryan.

But one evening Barbara had intense pain and entered the hospital. She died with Molly at her side and Ryan on an airplane on his way home—after making a last call to tell her he loved her.

FACING THE FUTURE

Molly and Ryan are looking beyond the bills.

They have started the process to establish a nonprofit organization designed to help women like their mother, women who have breast cancer but no health insurance. Funds already collected, about \$3,000, are in a trust account managed by an attorney.

The plan calls for an organization to help women cover their expenses, with funding for groceries, transportation and other expenses not covered by other agencies.

“My mother made a lot of sacrifices for us in a lot of ways throughout her life,” says Ryan. “Our mom would want us to do something for other people.”

One in Six Americans is Uninsured

As a working person without health insurance coverage, Barbara Rippel was hardly alone.

Figures released in August show that roughly 16 percent of Americans—nearly one out of six people—don’t have insurance, according to the U.S. Census Bureau’s current population reports, P60-233. This translates to 47 million people without insurance in 2006, up from 44.8 million in 2005.

Nationally, the number of people uninsured jumped to 15.8 percent in 2006 from 15.3 percent in 2005.

The Midwest has the lowest uninsured rate; 11.4 percent of the population has no health insurance, the U.S. Census report notes. But in Missouri, a three-year average shows 12.3 percent of Missourians did not have insurance during 2004-06.

So why is the percentage of people without insurance important?

Rippel was diagnosed with Stage IV breast cancer, the most advanced form of the illness. The American Cancer Society notes less than 10 percent of women with private insurance have Stage III or IV cancer at diagnosis, as opposed to nearly 20 percent of women who are uninsured or who are on Medicaid.

“More advanced tumors are hard to treat successfully, and patients often face harsher side effects from that treatment,” continues the American Cancer Society.

One of Rippel’s last requests in a letter to her children was for them to push for universal health care.

Molly Rippel and Ryan Rippel have taken up the task. “My sister and I, our friends and family are committed to take the lessons we’ve learned from her disease and use it for an impetus for change,” says Ryan. “There must be other women like her.”