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JAN 22 2013

U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

Jan 18, 2013

To The Honorable Kathy A. Surratt-States.

My husband, Michael Boyd, started working at the Captain Mine, near Cutler, Illinois, that belonged to Arch Minerals in April, 1968.

He became a third shift mechanic and was one of the twelve men that were left there for reclamation when the mine was getting ready to close in 2001. He was suppose to work from Jan. 2001 until the reclamation was done around Nov. 2001.

In May his foot started hurting him. It got so bad that he finally went to the doctor and his foot was broken at the ankle and there were many other old fractures they could see in the X-ray that we never knew had happened. He is a diabetic on insulin and didn't have much feeling in his feet. He could have broken it jumping off a piece of machinery or done it at home.

The doctor said he couldn't return to work. When a medical emergency like this occurs your put on sickness and accident and you can have this insurance for a year. When you are 55 your miners insurance is locked in. Michael was 54 but he would turn 55 before this year was up. This was a good thing for us.

Michael applied for disability in May and got it in Nov. 2001. But you have to wait two years before you can get Medicare

Disability which he finally got in Nov. 2003.

In the meantime, the broken foot and ankle became infected and on July 30, 2001 the doctor had to amputate his leg below the knee. Miners' insurance paid for everything.

Then on Jan 23, 2003 the doctors had to replace the knee in his other leg. It became infected and they tried several things to save the knee but they couldn't. In the process one of the antibiotics shut down his kidneys. They fixed that problem but they had to make a decision whether or not to amputate the leg above the knee or to fuse the bones together and have a stiff leg that won't bend.

On June 12, 2003 the doctors put twelve rods and pins thru his leg where the knee had been to fuse the bones together. This stayed on until Nov 6, 2003.

Miners insurance paid all of these bills and at one time it was up to \$350,000.00 Plus the insurance bought him a special power chair that cost over \$10,000.00. We could not have paid these bills ourselves.

On Nov 12, 2003 he finally got the Social Security Disability and that is now his primary health insurance and the miners insurance is his secondary.

The miners insurance is my only insurance. I have had to have a hysterectomy, two knee replacements, 2 back surgeries, a mastectomy and carpal tunnel surgery since 2003 until now, I can't begin to know how much all this has cost. We could not have been

able to pay for it all. I am not eligible for
medicare hospitalization until Sept. 2013.

Now Michael's kidneys have failed in
August, 2012 and he is on dialysis. This is
another medical situation.

These companies promised to take
care of our medical needs and now they want
to get out of their obligations they made to us.
Taking this away from us would present
many hardships and life threatening
conditions for my husband and me and many
other families. Please don't let this happen.

Respectfully,

Deanna Boyce
Michael J. Boyce



Mrs Deanna Boyd
Mr Michael J Boyd
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CLERK, US BANKRUPTCY COURT
EASTERN DISTRICT
ST. LOUIS, MISSOURI - MR

The Honorable Kathy A. Swarth - States
Re: Case No. 12-51502
Thomas F. Eagleton U.S. Courthouse
111 South 10th Street, 4th Floor
St. Louis, MO,
63102

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