

## 1. Economic Stability: MEDICAL BILLS:

### *Assets:*

- Wings emergency helicopter service. AirMedCare Network Member. Anyone can get this. A guy in Erwin - he had to fly two more times that year. They fly to anywhere in the US - 360 helicopters in the US. They even give you a sticker for the car. Membership for a family is \$65 per year.

### *Challenges:*

#### MEDICARE and MEDICAID

- Seniors are worried about being able to afford medical care from primary care to hospitalization to specialist visits to medication or recommended tests and treatment. They are worried that Medicaid and Medicare may be cut or changed in a way that affects their fixed income. YSC 9-18-18
- Funds available for indigent care seem to go down over time. FBC 10-8-18
- One family lost their health insurance coverage because their financial situation changed due to loss of employment. Had no success in getting "retro Medicaid". Hospital payment plan was developed based on previous year's income making it impossible to make the requested payments when husband became unemployed and later severely injured. Found the negotiation for a payment plan to be cumbersome. "I had to talk to 6 people", got the payments reduced from \$165/month to \$115/month but figured she could only pay \$40/month after the husband's job loss. "You just pray that you won't get ill or have an accident and thank God that there is Health Choice for your child". One woman works two different jobs and is not getting enough time at either to qualify for health insurance. Some people avoid going to the doctor because they fear they cannot afford it, some don't go because they are brought up to toughen it out. RH 9-25-18

#### LACK OF and COST OF INSURANCE

- My family my son did not get insurance because he felt he was not going to get sick. PLA 2-10-19
- Insurance is not as bad as it was a few years ago - there is employer-based insurance. This coming year there won't be a penalty to pay if you don't have insurance. My insurance went down this year. Right now my son has Christian Health Care Ministries - they foot the bill - this is a lot better than the insurance he had through his employer. There is a \$500 deductible - \$150 a month for a pregnancy. He has an \$80 a month plan it is not insurance - it is a cost-sharing plan. His Dad is \$1,000 but you have negotiating power and tell my doc I am self-pay can you charge me less - sometimes they even reduce the cost by a half. If he can save money on a hospital visit or a doctor visit - he does not have to count it towards his deductible. In Alabama a woman was pregnant and in the Christian cost sharing plan and the hospital cut her bill in half. PLA 2-10-19
- Everybodies deductibles are up - ours from \$1,000 - \$2,500. YFD 2-11-19

- Health care is unaffordable. Too much money to qualify for charity care, not fitting Medicaid criteria, no insurance through employer – leaves people stranded. Elders, in particular, avoid going to the hospital or to the doctor because they cannot pay. SPF 2-25-19

#### PRESCRIPTION COSTS

- Cost of prescriptions is a big issue. One member of my family has had three liver and one kidney transplant and is currently in heart failure - at least two of his prescriptions are \$50 each time and he is on many prescriptions. He has Medicaid but it will only cover the Medicaid diabetes supplies because he also has the United Health Care Advantage plan (my plan) for prescriptions. PLA 2-10-19

#### OTHER

- People get multiple bills, most of which are impossible to understand. SPF 2-15-19