# Kathy's Story: Don't let this happen to you

"Managed Care" could mean "Managed Without Care" in a Medicare Advantage Plan.

## The End (almost)

Picture yourself in the hospital with several critical conditions, any one of which could end your life. You are scared, and you should be.



Two young ladies walk into your room -- a social worker and a case worker. They inform you that you are going home, and that all requests for insured medical care have been denied.

You're on your own. You live alone.

You complain that you very well might just die at home, or if you're lucky you'll be back in the hospital in a day or two. They agree and simply say "That's just how the system works."

## Kathy's story: How this happened

Kathy is a 75 year old widow who has suffered from early Stage 4 COPD and congestive heart failure for 10 years. She's been sick but functions reasonably well considering. Her story is told with 2 hospital stays.

## Hospital Stay 1: April 23-26

Kathy is admitted to the hospital with an extremely high fever and symptoms of an infection. Doctors determine that she has Sepsis. After days of exploration, it's determined that the infection is in her esophagus, and can be treated with an appropriate antibiotic.

Kathy is sent home with Sepsis and an antibiotic regimen.

## Hospital Stay 2: 2 weeks later, May 11 -- present

Kathy is admitted to the hospital with the following illnesses:

- Bronchial pneumonia
- COPD flare-up (exasperation) with oxygen absorption out of control, well under the acceptable level of 90%
- Right-sided congestive heart failure
- Thrush

A week after admission, Kathy is a little better but still terribly ill. That is when the scene at the beginning of this article occurs.

Kathy cannot afford traditional Medicare Part B and a Medicare supplement program, so she is covered by a Medicare Advantage program. As with most things in life, you get what you pay for.

An Advantage program is inexpensive if you don't get sick. Otherwise, copayments can eat up your wallet, and you could find your access to specialists and continuing care are denied. Insurance companies need to make money to stay in business -- and pay for those expensive TV commercials! Medicare Advantage programs do that by carefully restricting the care you get.


## A hero emerges

Kathy's brother reaches out to a friend who is a nationally syndicated financial columnist. The friend leaps into action and contacts an executive of the insurance company to explain the situation.

The executive is shocked because the report they received says Kathy is "high functioning."  A physical therapist had assessed Kathy by having her walk with a walker, which she was able to do at the time (something she can't do now).

Because Kathy could "walk and talk" she was categorized as "high functioning."

That's "how the system works."

## A happy resolution

Kathy's doctors refused to release her because she is far too sick. One of her doctors observed that denied insurance requests frequently make his job much harder. It becomes exceedingly difficult to save lives.

Thanks to the executive that my friend contacted, the insurance company has now approved care for Kathy in the hospital and has authorized in-home care when she is released -- HOORAY!!

## The lessons

If you choose Medicare Advantage – those widely advertised plans with low monthly premiums and extras such as dental and hearing -- be prepared to pay a lot if you get sick. Also, insist on seeing what the insurance company sees. We cannot trust a case worker to be our best advocate.

There are at least three individuals who failed Kathy and appear to not value her life: the physical therapist, the social worker and the case worker.

Insurance companies are routinely blamed for letting people die, but they rely on what they are told. Stricter controls need to be placed on requests for insurance. In this case it appears that the doctors involved were not informed or misinformed.

## It's not over

Please wish Kathy well. She's had a setback, but the important fact is that she is getting exceptionally good care.