

Health care dilemmas confuse many

HARRINGTON HOSPITAL OFFERS FIRST OF FOUR INFORMATION FAIRS

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SOUTHBRIDGE — The health care crisis came to Harrington Tuesday, as the hospital hosted the first of four health fairs for uninsured people planned over the next few months.

"I'm very grateful they had this today. When you read up on all of this stuff, it's all confusing," said one Sturbridge woman, who identified herself only as Maureen. "I don't feel real good — I'm unemployed and don't want to ask for help

for the first time in my life."

That reaction was quite common among the 50-plus people who attended seeking information on how to access the state's various insurance programs, event organizers Rebecca Hilbig and April Parzych said.

"They make it so difficult" for people to get into MassHealth and Commonwealth Care, Parzych said. Often, people applying are rejected repeatedly, or are required to resubmit various forms of documentation a few

months after acceptance, or have to endure multiple appointments. In some cases, people have been approved, but don't know because the letters are so confusing, she said.

Please Read **HEALTH**, page A8

Harrington holds health care fairs

HEALTH

continued from page A1

To Cindy, another Sturbridgian, the whole process is best described as infuriatingly unfair to responsible people.

"Once they see you have a dime to your name and college degree, they put you at the bottom of the list," she said. "Those that work their life away for umpteen years and go apply for help for the first time — denied. ... Something is better than nothing, but when you're getting nothing after contributing to the system for 25 years, it's wrong."

Cindy's case is more convoluted than that. Currently paying out of pocket for COBRA coverage, she said the Harrington staff person who looked up her records found the state system lists her as being accepted, but she has repeatedly had to deal with state workers who claim she is not. One, she said, told her she be receiving a rejection letter a week ago, but Tuesday's computer check indicated it hasn't even been written.

When she asked why she's supposedly being rejected, she was told it's because the medical savings account she has "doesn't cover baby formulas or protein formulas." That's despite the fact she's not pregnant nor is she old enough to need protein shakes.

Doubly ironic is the fact Cindy lost her job about a year ago from the insurance industry, where she handled a wide range of medical and disability coverage for 15 years, she said. She added that she has used her coverage — a while ago, she had breast cancer removed "and I owe thousands because of that."

Maureen's lucky that she hasn't needed it, she said — she's now uninsured. In the past, she's only tapped it "for maintenance things," such as high blood pressure medicine, but is otherwise healthy.

"I left my job, but I feel like I was forced to leave, so I'm afraid I won't be eligible for unemployment," she admits, strain clearly evident on her face. "I feel like I've been going around in circles."

Parzych said the people seeking information and help run the gamut — some are out of work but still on COBRA like Cindy, some jobless and uninsured like Maureen, others employed but uninsured or underinsured. Some are "young men in their 20s who can't get coverage from their employer," while others are "in their 50s and not old enough for Medicare." And some are recent returnees to Massachusetts who just discovered the state's mandatory coverage law.

Hilbig said the confusion has had an effect on hospitals, too, causing many patients to pay cash, while others avoid

health care as much as possible. Parzych noted the latter group often skip preventive screenings and checkups and/or delay coming until their illnesses are well-advanced to avoid paying high deductibles.

If their observations are common statewide, they reflect a slide from the first year under the state's mandatory insurance law. Last March, in an analysis of the first year of the mandatory insurance law, the Division of Health Care Finance and Policy found that 78 percent of the population went to a doctor for preventive reasons within the previous year.

The report also found, however, that 21 percent of people "did not get the care they needed due to cost in the 12 months prior to the survey." That was particularly true of middle-income families — "those with incomes between 150-299 percent of the federal poverty level" — where 19 percent of children and 40 percent of adults did so, it revealed.

Harrington plans three more dates for these information sessions — at its Charlton open house May 22, plus dates at Hubbard Hospital and Harrington again in the summer.

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