

2009 - It's Time!

Why We Need National Health Care Reform Now

When Murfreesboro resident Mark Epstein learned he had colon cancer in April 2008, he was working full time for a physical therapist, making under \$2000 per month, and living paycheck to paycheck. His employer offered health insurance but he could not afford it. As a result, he was not eligible for CoverTN.

Mark and his wife, Ruth, lost their house and car and spent all of their savings on his medical bills, totaling about \$20,000.

In December 2008 and after they had moved into low-income housing, Mark was classified as disabled and received disability income. He also got Supplemental Security Income (SSI) for one month, making him eligible for TennCare Daniels. It would be 2 years before he would be eligible for Medicare.

However, Mark's income from social security disability was too high for

Ruth to be able to remain on TennCare through Families First.

In April of 2009, Ruth received a letter saying she would lose her TennCare benefits. **"My first thought was, 'How am I going to survive?'"** she says. Ruth has a number of serious ailments, which TennCare has covered for the past 5 years. When she is dropped, she will not be able to afford her insulin for diabetes. Neither will she be able to get treatment for the damaged disk in her back or her deteriorating kidneys. She may very well go blind from retinal neuropathy. Her COPD, carpal tunnel, neuropathy, and bipolar disorder will also go untreated.

Ruth can not afford the state program, AccessTN. **It would cost her family \$700 per month with a \$1000 deductible to only cover her.** If Ruth goes into renal failure, she will be eligible for TennCare again as well as Medicare. However, until she goes into renal failure, she is not eligible for either TennCare nor Medicare. **"We've worked our entire lives," she says. "We deserve health care and we need it now."**

Mark is one of the 130,000 people on TennCare Daniels who will lose TennCare this summer. Very soon, both Mark and Ruth will be without health care. However, both of them would be eligible for the Medically Needy/Spend Down category of eligibility if it were re-opened.



Diabetic Ruth Cantacessi and her husband Mark Epstein, a cancer survivor will both be losing their health insurance in the next few months and cannot afford private insurance.



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