

# 2009 - It's Time!

## Why We Need National Health Care Reform Now



When a car accident left hair stylist Libby Peters unable to walk 15 years ago, she and her husband Gerry worried about how they would afford her medical expenses. Thankfully, she qualified for Medicaid. Libby has been able to see a physician for her other ailments through the years which include an autoimmune disorder, arthritis and a broken arm. **Libby's access to health care not only secured her quality of life, but it saved her and Gerry from bankruptcy.**

When the Peters received a letter from TennCare stating that they needed to re-verify their Daniel's class coverage, they did not even know what that meant. Upon speaking with a social worker who volunteered his time to advise them, Gerry learned that Libby's health insurance had been protected from state budget cuts all these years by a lawsuit he knew nothing about.

**Libby Peters is losing her state health insurance this summer and she and her husband Gerry cannot afford private insurance.**

Now, 150,000 Tennesseans who once received SSI, but no longer do, have to

try to find another category of TennCare, which will cover them. **The Tennessee Department of Human Services estimates that only 700-1,700 people will retain their coverage after reapplying for TennCare.** That is less than 2% of all of the Tennesseans who will need to re-verify. **"This is frightening for her and me," Gerry says.** He worries about his wife being uninsured and not being able to pay for her medications and doctor visits. Although Libby plans to apply for Tennessee's high-risk pool, AccessTN, but she knows it will be difficult to afford with Gerry's yearly earnings of \$17,000 from a home-based recording business.

If Libby is able to continue the rehabilitation she has been receiving for her broken arm, she could regain use of that arm. "I'd like to be able to roll my own hair again," she says. Libby Peters will have much worse concerns to deal with if she loses coverage and can't afford AccessTN, though. With eight years until she qualifies for Medicare, Libby and Gerry could lose everything they have paying for her medical expenses.

Libby Peter's loss of her medical coverage is a violation of President Obama's Economic Recovery Act. By accepting federal stimulus money, Tennessee agreed to not change Medicaid eligibility rules in place as of summer 2008. Fortunately there is a way in which the state could comply with ERA. **Libby would easily qualify for TennCare's medically needy category, were it to be reopened, as would many other Tennesseans losing their Daniels-class coverage.**



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