

**Senate and House Democratic Policy Committees
Joint Hearing**

“The President’s Budget Request for Fiscal Year 2004”

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My name is Lucille Bryson. I am here today to testify about my experiences with my Medicare HMO and to ask Congress to do something to help seniors like me get the health care and the prescription drugs we need.

I am 82 years old—I’ll be 83 February 28. I am a native Washingtonian, but I moved away in 1952, and lived for many years in Oregon and California. After my father died, I moved back to Washington to take care of my mother in the 1980s. Now that she has died I live on my own in the same house where I grew up. God never gave me any children.

For much of my life I was in good health. But in my 60s, I developed heart problems that require expensive prescription medications every day. No matter what else happens, I am going to need these medications every day for the rest of my life.

Five years ago I enrolled in a Medicare Plus Choice plan. I was attracted to this plan because it offered me benefits and services that I needed: free rides to the doctor’s office, free x-rays, free blood work, and—most importantly, prescription drug coverage. I wasn’t happy that I couldn’t choose my own doctor, but I decided to enroll because I needed these other benefits.

But once I enrolled, my costs started going up and up. My monthly premiums were constantly increasing. When I first signed up with the HMO my monthly premium was \$19.98. Over a three-year period it quadrupled to \$80 a month. My co-payments were going up all this time, also—they started at \$5, and by last fall I had to pay \$15 every time I needed to see a doctor. At the same time, my costs were going up, my benefits were going down. They stopped providing transportation to the doctor’s office. I was told that I wouldn’t receive x-rays and mammograms as part of the plan any more. And they raised the cost of my prescription drugs.

With my heart condition, I have to pay close attention to any swelling in my ankles and feet, and every so often I have to go in to have IV treatments to prevent excessive fluid build-up around my heart. Last October I went in to my HMO to have this done, and shortly afterwards I developed an infection near where the needle had been inserted. The infection spread, and my condition deteriorated until I couldn’t use my hand, and I was too weak to walk. I had to be admitted to a hospital—where I stayed for two days—and

then my HMO sent me into nursing homes for the next four months. I was just released on January 29th.

My health care costs were a burden before, but the nursing home has ruined me. Just the room alone was \$200 a day—and that wasn't even for a private room. On top of that, I had to have physical therapy to help me regain the use of my hand and my ability to walk—and this added to the bill. My HMO only provided coverage for three weeks, and after that I was on my own. I have a bill in my pocketbook right now for \$17,935.00, which they expect me to pay in installments of almost \$4,500 at a time. I don't know anybody who has got that kind of money.

Now that I am out of the nursing home, I learn that my health care coverage is even worse than it was last fall. My premiums went up another 74 percent starting in January—to \$139 a month, and my benefits were cut back yet again. When my social worker looked at that, she told me that it didn't even make sense for me to stay with the HMO anymore. I just couldn't afford it.

So I am now back in the original Medicare program, and I don't have any help with my prescription drug costs. Right now, I don't even have a regular doctor because I had to leave the HMO.

Health care costs have almost bankrupted me. I don't have any savings left. I took out a loan on my house to get a new roof and make a few other improvements. I had a few things done, but most of my money wound up going to the nursing home.

Now all I have to live on is my Social Security benefits of \$988 a month, plus a pension check I get of \$30 a month. Medicare itself takes almost \$60 of this amount every month. My prescription drugs run me at least \$137 a month—almost 15% of my income. And, like everybody, I have a lot of other bills to pay. In March I will owe \$550 for my house insurance, and \$358 for my DC property taxes—that's practically all my income for the whole month.

I am trying to make it work financially, but it is very hard. I have to cut costs any way I can. I have an electric chair on my staircase at home that helps me get up and down from my bedroom, but it uses a lot of electricity and it's expensive to operate. I have to limit my trips up and down the stairs to save money. I used to get meals on wheels, but \$5 a day is too much to pay. I used to like to go to the Dollar store to buy a few things for myself and my house—about \$10 a month—but now I have to cut back on that, too. There was a cruise vacation that I always wanted to take, but I don't have the money left for anything like that.

So I just want to conclude by saying that things should not be this way. Congress should make sure that every senior citizen is covered for the medicine and the health care they need to live. And we shouldn't have to go into an HMO to get it. Seniors have worked hard and made sacrifices for our country—we deserve better than that.

Thank you very much for the opportunity to testify before you today.