

The Center for Independence of the Disabled, NY



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EL's Story

EL is a 78 year-old native New Yorker who has been living on Supplemental Security Income (SSI) and Social Security Disability (SSD). EL has multiple disabilities including vision problems, chronic asthma, anxiety disorder and chronic arthritis. She regularly takes 25 medications and has been able to stay independent with the help of a home health aid. With her SSD and SSI monthly income at \$690, EL has been able to maintain her apartment and buy her food because her drugs were covered by Medicaid. Late this fall, EL learned that she was auto-enrolled in GHI by Medicare Part D.

"I got a letter in late November or early December and suddenly I was enrolled – they grabbed me. It's going to take at least six months for the doctors to figure this new system out – maybe a year for some of the patients. I'm not sure I have that time, I'm 78. Why should I be the guinea pig at this age?"

"I was functional until this Part D happened. I'm so nervous about it, it affects everything. GHI called me and I told them I wanted to be left in peace, but they enrolled me anyway. They don't cover my medications, so I'm trying to switch to another plan.

"Everything's going up and up and I can't afford it. I don't have the fight in me anymore. I used to be a fighter, but not anymore. I used to be able to walk everywhere, even with the walker, but now my legs are worse and I can't walk alone anymore."

With Medicare Part D, EL will have to pay \$1 per generic drug and \$3 for brand name drugs. So with 25 prescriptions a month, she can expect to pay \$25 to \$75 monthly in co-pays. She says her financial problems are making her anxiety and depression worse.

"I should be able to get what I need. Every time they give you something (a benefit), they take something away, so you don't end up with anything. Now I have co-pays for my prescriptions and I don't have the money. I'm afraid I won't be able to get the medications I need. I have to pay my rent, electric, gas and food – I need those things. My relatives give me clothes as presents because I can't afford them too. I've very emotional now – I cry a lot.

"Over the years I've had wonderful doctors and specialists, but they're disgusted by the system. They want to get paid and I don't blame them. (This system) is pushing everyone – the whole situation is taking its toll. I hope my speaking up means that young people who are working hard now won't face what I'm facing when they get older. It isn't fair."