

## Ariz. ends health plan for disabled

250 left without coverage, a casualty of budget woes

by *Dennis Wagner* - Jul. 31, 2008 12:00 AM  
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A temporary health-insurance plan for Arizonans on disability has been shut down by the state for lack of funding, leaving 250 clients without coverage as they cope with serious medical problems.

The \$8.35 million program is a casualty of Arizona's fiscal woes, eliminated by the Legislature and Gov. Janet Napolitano from the 2008-09 budget as they tried to make about \$2 billion in spending reductions.

"Cuts had to be made," said Jeanine L'Ecuyer, Napolitano's spokeswoman. "This is not a pleasant process, and this was not a budget without pain."

The SSDI-Temporary Medical Coverage program was established by lawmakers just two years ago to provide an insurance safety net for residents whose disability payments made them temporarily ineligible for Medicare or the Arizona Health Care Cost Containment System. Clients received a cancellation notice effective July 15.

"Because this suspension affects everyone who applies for this program, you do not have the right to request a fair hearing," the notification letter says.

Under federal law, patients who begin receiving Social Security disability checks must wait two years before they are eligible for Medicare. That rule left an estimated 1,300 disabled state residents without public medical coverage. Arizona's SSDI program allowed clients to pay a premium for AHCCCS coverage during the time gap.

Rainey Daye Holloway, spokeswoman for AHCCCS, said 538 people had enrolled as of November, when the state stopped accepting applications because costs were more than double the anticipated amount. Most of them have since been enrolled in Medicare, she said, but money ran out on the 250 remaining in the state program.

Among them was Mike Keefe, 57, of Cottonwood, who says he now faces a financial crisis along with severe medical problems. Keefe, who became disabled three years ago, suffers from multiple sclerosis, herniated spinal disks, depression and urological problems.

He receives a monthly disability check for \$1,800, which makes his income too high to qualify for AHCCCS. Yet his injections for multiple sclerosis alone cost \$2,100 per

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month, not counting numerous other treatments.

Keefe said he takes 43 pills a day for various ailments and makes office visits to several specialists. "I'm stunned. I'm befuddled. I don't know what we're going to do," he added. "I can't run out of this stuff. . . . It keeps me out of a wheelchair."

Keefe's wife, Laurie, said she called pharmacies in Canada hoping to find her husband's pills at lower cost, but a key medication is not available. Laurie complained that the state gave no advance notice so she has been unable to find alternatives. The cancellation letter was postmarked July 17, two days after Keefe's state health coverage was dropped.

Holloway said letters were to be sent to all clients by July 1, and she could not explain why Keefe's notice was tardy.

Sen. Barbara Leff, R-Paradise Valley, who sponsored legislation creating the stop-gap insurance, said she voted against the state budget earlier this year because it contained no funds for the program.

"I don't think there's any excuse at all to suspend medical coverage for people who are disabled while they're waiting for Medicare to kick in," Leff said in a voicemail.

The notice advises clients that they may be placed on a waiting list for coverage if new funding is allocated. They also were referred to federally qualified health centers that provide services to the poor.

"Any time this happens where you have to suspend a program, it's heartbreaking," Holloway said.

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