

---

## *Medical care or groceries?*

---

I am a physically disabled guy in my late 50's living in Shelby County. I have diabetes, asthma, and a weak immune system. I do not qualify for Social Security or Medicaid because my wife works and has health insurance through her job. Our HMO insurance company does not allow us to use services, including emergency services, in our local hospital in Shelbyville. We must travel to doctors and hospitals 45 minutes away from our home to get any reimbursement for medical costs. I am unable to drive due to head injury I sustained years ago so I rely on my wife for medical transportation. This of course requires her to take time off work. This is difficult for her so I do not see my doctor for check-ups and lab tests as often as I should. In addition, the added cost of gas and the wear and tear on our ancient cars doesn't help our budget.

A few weeks ago I contracted pneumonia. My wife called our HMO doctor to get me in to see her as soon as possible. My wife noted that I was in very bad shape, but my doctor's office was "triple booked" and unable to fit me in their schedule for several days. My wife called our insurance company to get authorization to go to the only approved ER which is located in Indianapolis. The insurance company said we would have a \$300 initial cost, plus copays and deductibles. We are a low income family. We knew the final cost would most likely be well above \$300. I debated waiting to see if my condition would improve on its own. Fortunately, a relative is a respiratory therapist. He measured my oxygen level and it was 88. He informed me that I was in potential danger of dying and stressed that I needed to get medical care. My wife took me to an outpatient clinic the next day and I managed to pull through. My worries about the medical costs nearly cost me my life. If my relative wasn't a respiratory therapist and my wife didn't insist I listen to him I would possibly not have lived. I am grateful for my life, but now we expect to be faced with medical bills which will significantly stress our always ultra-tight budget. The decision so often for people like us is: Medical care or groceries? And we are certainly not alone in being forced to make hard decisions such as this.

Jim