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Middle class battles illness, medical bills

Middleton man has one goal: making sure his wife isn't left penniless

In the movies and in country music, spunky people dying of cancer take exotic vacations, jump out of airplanes, spend quality time with people they love - all the things they never had time to do before their diagnoses.

The reality is very different for growing numbers of middle-class families who lack health insurance or have skimpy coverage. Take Richard Day, a Middleton man, 64, who lost his health insurance along with his management job at a Treasure Valley manufacturer last year as he neared retirement.

He claimed early retirement so he could receive Social Security and was working to start a small business but was having trouble paying the mortgage on his home. He gambled that he could go without health insurance until he turned 65 in December 2009. That's the age at which most people become eligible for Medicare.

Then he was diagnosed with cancer. Not just any cancer, but lung cancer that had spread to his brain. Barring a miracle, he says now, he has four months to a year to live. Day, the breadwinner for himself and his wife of 44 years, Shirley, now wants one thing only: to make sure medical bills do not leave her destitute after he dies.

"I've run my race," Day said as he sat at his dining room table recently. "I am nearing the finish line." He was quiet for a moment. "I just have to get through it."

The mortgage on the couple's retirement home - with three big bedrooms, a bonus room over the garage and large porches - hasn't been paid in months. The house is six years old.

Bills are stacking up. The Days fear they will lose the house. Day is trying to stave off bankruptcy. If he or his wife has to file for bankruptcy, he won't be alone. Bankruptcies attributable to medical problems rose 50 percent from 2001 to 2007, according to a recent study of 2,314 bankruptcies nationwide. In 75 percent of the cases, the people filing were insured, and most were middle class, according to the study, published in The American Journal of Medicine. No Idaho-specific numbers are available.

Another recent study, by the nonprofit Kaiser Family Foundation, found cancer patients at the highest risk of financial ruin because of ever-escalating treatment costs.

Like millions of people, Day said, he made two mistakes he now admits readily. First, he smoked for four decades. Hence the lung cancer. Second, he took insurance for granted. He never worried about being without it. So far, Day has received bills totaling at least \$80,000 from doctors, his hospital, labs, imaging tests and other treatments. Exactly how large Day's bills will be and where the money will come from are not yet known. Day's cancer diagnosis is barely a month old.

Meanwhile, the Days owe \$2,500 a month on their mortgage. Their sole income is \$2,619 a month in combined Social Security benefits. They have no pension or 401(k) and no other significant source of income.

Medical costs 1

Agonizing about bills is no way for anyone to spend the last months of life, said Dr. Robert Vestal, an Idaho member of the Physicians for a National Health Program, which advocates for a single-payer health care plan - Medicare-style coverage for everyone. Vestal was a former research director at the Boise Veterans Administration Medical Center.

The Days have two grown children, both of whom have visited the parents to try to help. The oldest, Cathy Miller, came from her home in Louisiana to help her parents deal with the sheer volume of paperwork involved in applying for help. She stayed about three weeks and worked mainly with the Veterans Administration and the Canyon County indigent fund.

"It seemed like every time I turned around, I was hit in the face (with more paperwork)," Miller said.

Day was eligible to continue the health insurance his former employer offered at his own expense for up to 18 months under a federal law known as COBRA, but the couple said they didn't know that. The federal economic-stimulus law passed last winter subsidizes that coverage for nine months. Day has since obtained COBRA coverage, but isn't sure how much it will help.

When patients face potentially huge bills they may not be able to pay, hospitals - in this case St. Luke's Meridian Medical Center - step in to pursue ways to get the bills paid, including government funding and charity.

"Cancer care puts an emotional and financial burden on nearly every patient, and we appreciate the difficulties Mr. Day is facing," St. Luke's spokesman Ken Dey said in an e-mail. "We have identified some significant resources to help offset the cost of care for Mr. Day, but it's too early in his care to say that all expenses will be covered."

St. Luke's is helping the Days make their COBRA payments, Day said. Other possible sources of help include public health insurance plans such as Medicare disability, available to people before they turn 65; Medicaid, a state and federally funded program for the poor and disabled; the Veterans Administration, because Day is a veteran; and the hospital itself.

To cover all their bases, hospitals may send patients to county taxpayers for help. County indigent funds are supposed to be a last resort, and people must be indigent when they apply. Indigent. Day was humiliated the first time he heard the word in the same sentence as his name. "I never had anybody say it to me before," he said. "That hurt me more than anything."

When the Days applied for help in Canyon County, the county put a lien on the couple's home, its contents, his cars - things it could sell to pay Day's bills, he said. If the Days get county money, the lien will put the county in line to get paid back when the house is sold, said Tony Poinelli, deputy director of the Idaho Association of Counties.

St. Luke's cancer treatment centers — which go by the name Mountain States Tumor Institute - and its doctors receive only praise from Day, who says he has been treated like a king. He has hope that, with the help St. Luke's is giving to find money, his wife will avoid poverty. But Day appears tired as he and his wife sit at their dining room table, which looks out over a small hill with a walking path. The house, its contents - none of this "stuff" matters to Day any more. Just family and friends. And God. And Shirley.

"I have to get her situated with my daughter and get her a condo somewhere where she can survive because the medical (bills), even if I'm gone, are what is going to kill her," Day said. "How stupid was I not to look ahead and see that this was coming?" he asked, rubbing his neck. "Something happens like this, you are dead meat."