

## **House Committee on Health & Human Services**

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I find myself where I truly didn't expect prior to age 65. I was advised by 3 doctor's last February 2014, after 2 hospitalizations in a 13 month period to file for disability. I did file and am now receiving benefits. Oh yes I am using the Marketplace for healthcare insurance but that is of little help. My main doctor a psychiatrist, charges \$175 per visit with no insurance kick in until I reach a \$5000 deductible. So here I am like so many more receiving \$1200 a month, pay \$400 plus for insurance. My husband who is also disabled has met his 2 year period to receive Medicare benefits and has a supplement. I have another 18 months before I am eligible for Medicare benefits. I am turning 59 today, 3-19-1956.

I would file for Medicaid however it is not for me in our current situation as my husband's mother a single mother of 4 working up to 3 jobs left an inheritance at her death in 2013. So now as I calculate my life we will spend \$5000 minimum before Medicare will kick in. Her inheritance will probably be gone months after that. Thanks for keeping us going after the floor fell out from under me.

My brother and I were raised that having a home and a family were key. We with our spouses both have 2 years left in our mortgages. He, my brother, is also receiving Disability benefits but has not been approved for Medicaid or Medicare at this time. He began the process for Medicaid a year ago. He was diagnosed with stage 4 liver cancer in September 2013, and his wife was receiving treatment for her ovarian cancer at the same time. They made trips of 52miles each way to and from their chemo treatments with the aide of family and friends. Labor Day 2014 my brother was transported by air and then diagnosed with brain cancer. My sister has just finished treatments for stomach and bladder cancer that was found this fall 2014. Her treatments are not covered by her insurance so she has made arrangements to make minimal payments for an undisclosed period of time. My sister-in-law continues to work as many hours as she can she that she can maintain their insurance. She won't consider Disability as she fears loosing their home. My brother's biggest concerns are for his wife to have their home and be without debt from medical bills at the time of his death. His goal for survival is one at a time. The current goal is to live to October. He turns 62 in August, the year he planned on retiring, and celebrate the anniversary of 25 years of marriage in September with the love of his life.

I have spent the last 30 years working in long term care in Kansas and Missouri. The words you have read are similar to those I have heard from residents and family members as they apply for Medicaid benefits. This time it is personal. The cuts that are being made need to be reversed. I know of many persons in similar situations, what do I do now? How do I pay for doctor's visits, medications, pharmacy bills as well as groceries and mortgage?