

In 2008 my husband retired from a medical practice after 38 years as a practicing physician. I was already retired from experimental psychology. We had both had very good medical insurance all of our adult lives. After 18 months the Cobra insurance ran out.

My husband had turned 65 and had joined Medicare. I was not yet old enough to do so. When I attempted to extend my Blue Cross Blue Shield, I was told I would be terminated for use of medical insurance. I had had a double knee replacement in 2004, but was healthy at the time of termination and presumably would not need another knee replacement for about 20 years.

The only insurance I was able to attain was a calamity policy from Assurant. It, of course, covered nothing during my "coverage." In the first year of this situation I had a D&C. The original charge was \$24,000, which was eventually negotiated down after extensive discussion. I was most relieved when I qualified for Medicare in June of 2010.

Ann McM. Kenney, Ph.D.
9814 Overbrook Ct.
Leawood, KS 66206
913-341-1385