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## News from THE FREDERICK NEWS-POST

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### The price of health care

Published on May 15, 2006

By **Ike Wilson**  
News-Post Staff

FREDERICK -- Frederick resident Arthur Briggs, 71, said he knew a man who had to choose between buying his prescription and buying food. The man chose his medicine -- only to find out the pills required that he eat food before taking them.

Peggy Geissler of Frederick turns 70 in November but the 21-year pharmacy employee said she has no choice but to keep working until she can't work anymore. Her medical benefits are tied to her job.

"Once you leave the company, you lose coverage, and living on Social Security you can't afford medical benefits," she said.

Ms. Geissler takes four prescription medications a day. "You pay Medicare something out of your Social Security check, then you pay something for the Medicare Part D prescription plan," she said.

Ms. Geissler said she read that the first thing the Democrats will do if they take over Congress is reverse the Medicare Part D program.

"So it's all political. You never know where you'll be, and as a widow, I have no one to rely on," Ms. Geissler said.

She's hearing similar concerns from her peers who are retired or semi-retired, Ms. Geissler said. They must decide between taking their prescriptions or eating, she said.

Paying for medical care is a key concern for seniors.

Who gets care?

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In Maryland, 1,123,000 residents -- almost 24 percent of the population -- went without health care for some part of the last two years and 690,000 were without health insurance for all of last year, according to Maryland for Health Care (www.mdforhealthcare.com/index.cfm).

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Maryland for Health Care is a project of the Service Employees International Union, the nation's largest union of health care workers, representing 870,000 in the field, including 110,000 nurses and 40,000 doctors.

While people over age 65 are covered through Medicare, many older Americans aged 55 to 64 face difficulties getting affordable health insurance, especially when a spouse dies, retires or becomes eligible for Medicare, according to SEIU.

A recent health summit at Frederick Memorial Hospital identified the following barriers to affordable health care in Frederick County: language and culture; transportation; lack of medical or private insurance; lack of providers for residents with insurance; unavailability of physical, mental, pre-natal and specialty care; lack of communication between agencies to identify resources and collaborate with each other; paper work and reimbursement issues with medical assistance/managed care organizations, including lack of providers who accept medical assistance; unaffordable health insurance due to a rise in premiums and high prescription drug cost.

The goal of the summit was to convene representatives from across the community who are impacted by and committed to acting on health care issues. The effort was a start, organizers said. It will continue.

Medbank helps

Medbank is a non-profit organization dedicated to providing free prescription drugs for low-income, chronically-ill Marylanders, from the world's largest pharmaceutical manufacturers.

Nearly every major pharmaceutical company operates a patient assistance program or PAP, which allows them to provide their drugs free of charge to anyone who meets certain income eligibility requirements. Medbank serves as the link between clients and the PAP.

To be eligible for the program, a person must have a gross income above the poverty level, at least \$926.01 per month for one person, or \$1,070.01 for two people. Persons with lower incomes are referred to Maryland Pharmacy Assistance.

As of May, 2005, Frederick County Medbank had served 1,114 clients since the program began in 2004 -- 711 females and 400 males. Most of the people served live in Frederick, Brunswick, Thurmont, Emmitsburg, Middletown and Walkersville. They have an average income annual income of \$16,380. The average cost of medications per year per patient exceeds \$5,000, according to Bonnie Bramwell who manages the Frederick County Medbank at Frederick Community Action Agency.

Attorney David Wingate specializes in estate planning and elder law. He said



Medicare premiums for seniors go up every year but their Social Security checks do not increase to match the growing premiums.

Mr. Wingate said seniors are not happy with the new Medicare Part B prescription program. He said they don't understand it and many haven't signed up for the program.

Bernice Sewell of Frederick said seniors are being made to sign up against their will.

"To force us to take this É why do they think we can't think for ourselves as soon as we get a few gray hairs?" Ms. Sewell said.

When it comes to medical assistance, Ms. Sewell said seniors get some help. "But we also pay out of our pocket. We're surviving and for some of us that's pretty darn good. This is our time, so let us live in peace." she said.

Seniors who haven't signed up with Medicare Part B will be penalized, Mr. Wingate said.

He said he's seen many seniors who find it cheaper to go to Canada for the drugs they need. And many seniors who can't afford medication are cutting their pills in half, taking one pill every other day or going to their doctor for samples, Mr. Wingate said.

#### Aging statistics

In 2006, the oldest of the baby boomers -- the generation born between 1946 and 1964 -- will turn 60 years old. As of July 1, 2005, the country had an estimated 78.2 million baby boomers. And the number of people turning 60 each day in 2006 is projected at 7,918, or 330 every hour, according to the U.S. Department of Aging.

An aging country will have higher health care expenses, a fact that is exacerbated by longer life expectancies.

In 1935, the life expectancy of a 65-year-old was 12 1/2 years; today it's 17 1/2 years. By 2031, there will be almost twice as many older Americans as today -- an increase from 37 million today to 71 million.

According to Bureau of Labor statistics, average annual expenditures on health care in 2004 for people ages 45 to 54 -- the heart of the baby boom generation -- was \$2,695.

Baby boomers should expect increased health care costs as they age, according to the BLS. For example, people aged 55 to 64 spent \$3,262 and those 65 and over, \$3,899 in 2004.

One in seven Maryland residents is over the age of 60. In 25 years, this figure will grow to one in four.

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