

GUEST OPINION

Health system might kill you if illness doesn't

By Pam Hale Trachta

SPECIAL TO THE ARIZONA DAILY STAR

It's hard enough when someone dies of cancer. It's intolerable when the system kills you.

Perhaps you were as enraged as I on behalf of the cancer patients profiled in an article that ran in the Star about the limits of insurance ("Cancer patients find that insurance has limits," July 20). My friends and I have been talking about how it isn't these patients who are dead; they are still fighting the lively fight. Our system, however, is ready to be buried.

It's time to "do hospice," as visionary thinker Lynne Twist puts it, for a system that has ceased to serve us.

How can we live with the notion that you pay premiums for years, get sick, cooperate with all the poisonous treatments in the hope for life, only to find that you've reached the insurance company's "cap" for covering your illness? Now your fight is done, and it isn't even the illness that has killed you.

During my first bout with cancer, the Star published my guest opinion called "A Touch of Rage" about my insurance company deciding not to renew my policy because of my illness. Since the law required them to offer me alternative coverage, they did — it cost about as much as a large mortgage payment. Unfortunately, they don't cap premiums.

My husband and I solved this the best we could by enrolling with a state-funded company for small businesses.

In May I turned 65 and threw myself a party to celebrate making it to Medicare. Now maybe my problems would disappear. I signed up for a supplementary policy and tucked my pharmaceutical discount card in my wallet.



Pam Hale Trachta is a life coach, energy healer and freelance writer in Tucson.

When I arrived at Walgreen's to pick up my anti-cancer medicine, the cashier told me my month's supply would be \$350 instead of my old co-pay of \$50. My fancy discount card would bring it down to \$299. I left the medicine, went home and called my friends at the Arizona Cancer Center. We considered the options: going without; a generic (doesn't exist); going to Mexico; or pleading with the drug company.

I am fortunate, because I speak good English, am reasonably well-educated, am of sound mind, have friends and am feisty. So I ended up with three months' worth of samples and coupons to tide me over until I could get a supplemental policy that covers my medication.

But here's the rub: After I got fabulous guidance from the Pima County Council on Aging about the best coverage for me, I learned about "the gap." There's a \$2,500 cap on the annual amount Medicare will pay for my medicine. So after nine months, I will hit "the gap" and will pay out of pocket.

It's rather obvious to me that lots of people are simply going without.

Not only are they walking tightropes across the "gaps," but they are undoubtedly staggering, falling and dying just from the effort to navigate the system. And they say that stress feeds cancer.

As the most powerful country in the world, we do an abysmal job taking care of our own. So let's have a memorial service for this old system, shift our national priorities and get busy creating one that works.

Write to Pam Hale Trachta at pam@ThroughADifferentLens.com.