

Testimony of Amy Liberatore

My name is Amy Liberatore. My husband is the pastor of a church in Attica, where we rent an apartment and live on his salary of \$20,000 per year.

Our daughter, Laura, was diagnosed with bipolar disorder in 2007. Even though she graduated high school with honors, once she got to college, she stopped taking her meds and came home on medical (mental health crisis) leave before the end of her first semester. After that, the insurance nightmare began.

Our health insurance has three Third Party Administrators, or TPAs: Blue Cross for basic doctor visits and the like; Value Options, for mental health; and Medco/Medco by Mail, for prescriptions. The problem is, coordinating these entities and their administration usually falls to the consumer. When an Explanation of Benefits (EOB) arrives (about three a week, mostly denials), I have to call the doctors' office managers and instruct them to get a referral, contact the proper TPA, or whatever else they need to do. In other words, I spend a lot of time patiently explaining their jobs to them.

Laura had to be hospitalized for mental health reasons in April 2007. I have a thick file of paperwork regarding her stay at Bry-Lin. Their psychiatrist, Dr. Syeed, saw Laura for a quick intake, then for five-minute sessions at the hospital. A week later, Laura checked herself out (Bry-Lin handed her a bag of her belongings and told her to call for a ride outside the building) and the bills started coming in.

Earlier this year, Medco sent a form letter stating that "maintenance medications, such as those for blood pressure" would have to be purchased through Medco By Mail in 3-month quantities rather than be filled at our local pharmacy. The theory is that in the long run it saves money, because you can get 3 months of Lipitor for \$65 rather than filling it three times at the pharmacy at \$24 a refill, or \$72. It also saves Medco money because it cuts out the involvement of the local pharmacist, sort of like when you shop online and the store workers lose their jobs because no one is coming through the door.

When I went to Rite Aid to fill Laura's anti-psychotic medicine, I was billed \$221.00. I was in shock and asked the pharmacy why the copay didn't apply. They said Medco stipulated that most psychiatric drugs were considered "maintenance" after the first three scripts were filled; therefore, almost all Laura's drugs were being treated in the same class as blood pressure meds! Say Medco Bu Mail made us buy three months' worth of Seroquel and then Laura was switched to another anti-psychotic; we'd have two months' worth of anti-psychotic meds unused, and spend \$65 versus \$24 for the one month that was actually used. Along with my written testimony, I have provided copies of my letter to Medco regarding the dangers of having stockpiles of psychiatric drugs with a mentally ill teenager in the house.

I spent hours on the phone with Value Options. One bill from Dr. Syeed was for \$540 (EOB said, "No authorization for payment"). EOBs also warned that we might owe Bry-Lin \$11,511.81 for her entire stay. After calling the mental health insurance provider, Value Options, I found out Bry-Lin Hospital never supplied certain information needed to authorize

payment. I had to call Bry-Lin's claims rep, who claimed she had faxed it twice already. Value Options told them after receiving both faxes that the information was incomplete – and even mailed me the same list they sent Bry-Lin. I called Bry-Lin with that letter in hand (I have a copy available) and told them *once again* what they needed to provide Value Options in order for the doctor and the hospital to be paid. But because Bry-Lin did not supply the proper paperwork until August 2007 (4 months after the hospitalization), Value Options had to re-open the case. They told me it would take another 30 days before any bills would be paid. Then I called Dr. Syeed, whose bill I had received; they agreed to wait for Value Options to pay, rather than have us shell out \$540 we didn't have. This week, I got another Explanation of Benefits: Apparently, Dr. Syeed's office has billed Blue Cross instead of Value Options. Then I received denial from the Blues! So another phone call will have to be made. Another hour on the phone, calling Dr. Syeed's office and Blue Cross.

Since January 2007, we've had over \$2,000 in copays just for our daughter's health. That's 10% of our income. I can't consider getting a job because I'm also a mental health consumer: PTSD, chronic depression, ADHD, and anxiety. While I was working, I was extremely disorganized, and I'd come home depressed, frustrated, forgetful, and randomly angry. I also gained 45 pounds.

Today, I am able to cope with day-to-day activities: cleaning the house, helping my husband with his ministry, formatting the church newsletter, and writing cards to shut-ins. I've even lost that extra weight through yoga, exercise, and self-care, all of which I never used to have time for. If I took a job, we would also need a second car, which we can't afford. I am productive, just not employable.

Through all the frustration, we have to remind ourselves that we're luckier than a lot of folks - we have health insurance! While I was putting my husband through divinity school, I had a job with a not-for-profit agency, which offered free health coverage for individuals. But when I had to add my husband and daughter onto the plan, I was told I'd have to make up the difference between the individual and family rates, so they withheld over \$500 from my paycheck every month to keep insurance that charged \$25 copays for doctor visits and had a three-tier prescription plan: \$8 generic drugs (like Amoxicillin), \$15 "preferred" drugs (such as Fluoxetine, the generic of Prozac, but much pricier than Amoxicillin), and \$30 "brand name," or patented drugs like Metadate and Adderol.

No one should have to suffer because they can't keep up with high insurance rates, are unable to keep up with medical bills, cannot afford health insurance, or don't have enough education to deal with an insurance/pharmaceutical industry that's geared toward keeping profits up and payouts down.

Last month, I saw this on the CNN crawl at the bottom of the screen: "Medco stock skyrocketed 23% last quarter because many consumers are *choosing* (emphasis mine) to order prescriptions by mail." That's not health care. That's big business.