

February 7, 2005

This is my personal story, however, I know that my situation is not unique. There are many individuals who have the same financial problems that I have and, unfortunately no one listens.

My husband and I raised our family in a small town in Montana during a time when there were not many jobs that carried any health benefits. They were not even heard of and we were always able to pay our medical expenses out-of-pocket because they were not that high. Then when my husband had about ten years left to work before retirement the business he worked for developed a "retirement program." I never worked under any retirement program and worked in "aging" fields for 25 years. I did manage to contribute to an IRA account, however. So now we are living on my husband's small retirement, my small IRA distribution and our Social Security payments.

Combining all of this we have an income that does not make us eligible for any benefits for low income programs. Since my husband is a World War II vet, he gets his medical treatment from VA and is on 10 prescription drugs a month which comes to \$70 per month. Through our supplemental plans I do get a small discount on my prescription drugs at the local pharmacy, but even so, I do not even have high cost drug prescriptions filled as it would deplete our income totally!!

We are still healthy for being 76 and 81 years of age (my husband's because of the number of drugs he takes) and we do still have a mortgage to pay off as well as a supplemental insurance premium every month which goes up every year, but does help cover some of his expenses at VA. In 2006 when the Medicare Part D goes into effect, if I take the plan, it will cost me more than I am now paying for my prescriptions as well as raising our Part B premiums and our supplemental insurance premiums. BUT our "fixed income" will not raise enough to cover the additional increases. I am thinking at this time that I will not be able to afford to take Part D, and consequently will be without any help on my prescription drug costs.

So, what is the answer to my problem. As I see it now, don't plan to go anywhere in the future, don't get sick, as then you will incur more debt, and try not to eat three meals a day, that may cut your budget somewhat. Also, cut out TV, phone calls to your loved ones, driving your car, and, oh, yes, sell your house!!

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