

**MONTANA COMPREHENSIVE HEALTH ASSOCIATION**  
**Feedback regarding cost of coverage**  
**And Premium Assistance Plan**

**Regarding cost the following comments were made:**

"We've made many decisions in our life to make health insurance a priority so we could get the medical care we need. Like many hard working Montanans we've had to give up the opportunity to own a house and some luxuries like retirement savings just to have health insurance. As premiums go up, more of us will not have health care we need available to us either. . . . When will this situation change?"

"I received the new rates for 2005. The prescription payments will be more than we can handle. One drug for me per month will be about \$200. That's only one drug. I do not know what to do. My life will be in jeopardy. Why are you changing to this for us people who are sick?"

"My retirement check will be \$500 a month starting December 1<sup>st</sup> so how can I afford this premium and my medicine? Isn't there some way to lower the premium?"

"This is to notify you that I will not be continuing my health insurance policy with your company after the end of December 2004. I appreciate that I had the opportunity to be insured when other companies would not cover me, but paying the premiums plus all of our expenses (less around \$65 a month benefit that you pay for some prescriptions) has gotten to the point of becoming insanely cost prohibitive. . . since I wish to continue to be self-employed I am going to forego insurance, unless some other company will cover me."

"I don't know how you can justify raising my insurance this much. It's more than half my retirement check."

"I am going to switch options and that is still too high! I can't believe that the cost has to be that high. I barely make that much to cover it and I give it all mostly to you. Isn't there something that can be done about the high cost?"

"Working for cheaper insurance rates? This is shameful. Penalized for aging!"

"This has been a financial hardship for us for four years, but we have somehow managed to handle the yearly premium increases. This year, however, the increase is astronomical and it remains to be seen whether I will be able to continue my coverage at all . . . .In the beginning I was grateful for MCHA but it has become unaffordable. It's not a good feeling to have no one else's mercy. You must take steps to make some big changes to this program very soon . . . .The cost must be spread over a broader base. Just as taxpayers all share the burden of expanding or improving a main road or street, it would not be reasonable to put the burden on only the people in that area. Everybody benefits and everybody manages a small increase in taxes! . . .I don't see that MCHA subscribers should be treated differently. We all at one time had a serious health problem. We need some help to keep our health coverage and get on with our lives."



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**From covered persons in the Premium Assistance Program:**

**Question asked: What would happen if you lost your health insurance coverage?**

"I would not be able to have my medications for my illness. My illness would advance to paralysis, etc."

"I would not be able to get my diabetic supplies, especially those for my insulin pump and I would have to go back to 6 – 8 shots/day."

"I wouldn't seek the necessary medical care for myself – previously had carcinoid tumor and kidney tumor."

"I would have no insurance and no other company would cover me. If I needed heart surgery and had other complications I couldn't afford to help myself. I would die or go bankrupt. .."

"If I lose my MCHA coverage I would not be able to afford any other form of medical insurance or purchase the expensive prescriptions I need to treat my chronic illness...I plead with great mercy that you will find the compassion to continue funding this life preserving and life saving program. Having this medical coverage has been a godsend..."

"I would be devastated. I take a prescription which cost me personally \$350 every 8 weeks. If my premium were the normal amount my insurance/health bills would be almost \$1000 a month!"

"The increased premium would make it impossible to meet my monthly expenses. I would have to consider selling my house."

"We would probably have to sell our home and move to a smaller home, or get a loan on our house. I get \$845 social security income. With new insurance at \$513 will only have \$332 left of which about \$120 goes for medications."

"I'm a diabetic. No insurance, no insulin equals death..."

"Could not afford insurance – would rely on emergency room."

"I would have to be uninsured. Would not be able to afford my three medications and would then probably not be able to work."

"It would be a disaster to my family. I'm uninsurable so it would be daily medications over food or heat."

"..I've carried health insurance my entire adult life except for about a month of two prior to going onto this program. Now I find I must choose between paying for health insurance or meeting my day-to-day living expenses. I have no idea what I'll do should I become really ill and require hospital care..I can only hope to be reasonably healthy – and lucky – until I turn age 65 and qualify for Medicare."

“Because of dialysis, I have a very limited work schedule and the program has helped me keep up with all the bills by lowering my deductible. It has helped so much!”

“I would have to go without insurance as since cancer diagnosis, I am not acceptable for other insurance. Have been denied with every application since diagnosis. I am sick and frightened at the prospect of having to go without insurance, don't know how I can get help without it. PLEASE get the funding for this!”

“I am currently barely able to make ends meet and work at a job with no benefits or workman's comp. I hate to think how I would get by ..”

“Premium Assistance Program was a godsend. My private carrier rates were severely high and they dropped Montana clients. If I would lose this plan with chronic pain and fibromyalgia, I would not have anything and the quality of life would not be good.”

“I could not afford full payment. It would take all my savings to afford insurance. I have a pre-existing condition of Hepatitis C and it would cost a fortune”

“I am having a tough time already trying to keep up with monthly premiums – work has been slow this year. If insurance goes higher then question applies – also wouldn't be able to afford prescription drugs I have to take.”

“Before the Premium Assistance Program, I didn't have any insurance because I was self-employed and I couldn't afford it. Then I was diagnosed with kidney and pancreas disease and I heard about your program. The 80% it paid and also the prescriptions that it paid toward.”

“I would NOT be able to purchase any of my meds or even have a doctor. The cost of this is higher than I can really afford now.. I am thankful to be able to have any insurance.”

“Wouldn't go to doctor as often and drop some of my more expensive pills. If I had another large hospital bill I would probably just never pay it. Probably be more reluctant to seek medical care in case of another heart attack.”

“I would go uninsured. Would not get medical assistance. Do not have money to pay.”

“Need to be insured! Due to my health problems, few – if any- would insure me.”

“I am selling household items to make ends meet now. I don't know what we would do. We live day to day as it is. .. The loss of this program means death for us.”

“It would affect me very much so. I'm involved in farming and own land. If I didn't have affordable coverage, I'd have to transfer my assets to another family member.”

“I would not have insurance. If it goes up any more I may not be able to have it anyway. I've been using my savings to pay and it is going fast! I can not work.”

“Medical treatment would terminate. Cancer is currently held in check; without constant treatment death will follow in 2 to 4 years.”

"If this keeps going up in cost, I don't think I can afford this either. Would not be able to pay for the large part of cost for renal dialysis that Medicare does not cover. The cost is \$7,000/ month before insurance. The rise in cost of prescriptions will already hurt a lot."

"I need reasonable inexpensive medical insurance or if I had any major medical expense all my assets set aside for retirement would be eliminated."

"I would have no health insurance since no other company has been willing to accept me. Since my husband and I are both self-employed, if we have no health insurance there is a strong possibility of bankruptcy and or loss of business due to health care costs."

"I cannot get any other health insurance due to medical issues. Since my wife and I are self-employed, we would risk bankruptcy and or loss of access to medical care."

"My life would be affected dramatically. I would no longer be able to purchase the supplies required for my insulin pump or my diabetic supplies in general. My health would deteriorate due to my inability to pay for my monthly maintenance."

"It would be disastrous. I'm taking meds (expensive ones) for hypertension. I need CAT scans to keep track of adrenal growth, EKGs to check my heart. I'd have to give it all up and take deadly chances."

"This insurance has allowed me to receive the medication and medical services I need to be a productive citizen. Without this insurance I would have less quality of life, more pain, and may be unable to hold a full time job. In the future, I am hoping to get a full time job that accommodates my limitations and will provide me with health insurance."

"I have a pre-existing heart condition so am considered uninsurable. Without the Premium Assistance Program, I would not even be able to afford MCHA. We are still paying off medical bills which has drained our assets."

"I am a type 1 diabetic, own a small business and am almost guaranteed future health problems (serious.) Without MCHA I am dependent on whomever will give me charity!"

"I would be unable to obtain even a basic catastrophic plan. Being wiped out financially due to even a minor health problem would be an ever-present concern. (Ironically, stress over this could re-trigger my rheumatoid arthritis!) I don't ask for a free ride, just an affordable accessible plan. Thank You! I so appreciate what you've provided! You're our only HOPE. ☺"