

Concerning my opinions and that of others I have talked to pertaining to the difference between your Medicaid services and spend-down.

It has been brought to my attention that in most cases, my self included, without this spend down differential myself and others would not be able to afford our medicines that will help achieve in the long run a possible treatment and hopeful cure for some or all of our ailments or disabilities that prevent us from being able to function in society and earn a sustainable wage. As it stands now, most of us, including myself, to afford our medicines must pay a minimum of approximately \$525 to meet our spend-down. If we cannot do that we are forced to pay full price for our medicine or for-go buying our medicine. My medicines alone would have cost \$14,000 plus dollars for 2006. It is my belief that if you want to truly help us be able to afford to eat AND pay other living expenses and be of assistance to the sick, disabled and senior citizens of your state that you will endeavor to overcome and rectify the situation.

In my way of thinking at this juncture the only thing that you folks have done is made it impossible for people in our position to even attempt any stab at a normal way of life. To us a normal way of life is to be able to go to work, be able to work a 40 hour week and be able to pay our taxes like anybody else. But you have made this system so oblique that it behooves us to not bother with eating but to take our money that we receive from SSDI or SSI, etc and pay towards the spend-down so that we can afford our medicine or don't bother working because the federal and state government does not want us to work. It is also a fact that every time the federal government achieves a cost of living raise in SSI , SSDI, etc, that you folks increase the amount of spend down to be paid per person. Like I said before, we either pay the spend down or we eat. That does not include the cost of rent or power, that does not include the clothing or water. Therefore, in my opinion and the opinion of others in my community that I have spoken to, it would

be to your advantage to enable people that are disabled or elderly to achieve a degree of personal success on their own without being penalized by loss of money earned or by loss of benefits which they had or bestowed upon them.

It would be in your best interest to see to it that the spend down is permanently removed and then the senior citizens or disabled receiving Medicare, Medicaid or other benefits are not required to pay any compensating spend down because if they are required to pay any compensating spend down as they do now, it will stand to reason that approximately three quarters of the senior citizens or disabled persons will not be able to either eat, pay rent, pay bills or pay spend down. If they cannot pay their spend down they rely on therefore they become worse and if the cannot pay rent, bills or gather groceries you will have the same result... Death.

To summarize, 1) the spend down is too high to allow us to keep medical coverage and a have a decent life as well.
2) We are penalized for any advance we can make. Any advance is minimal compared to the services we lose.

If that is something you could have resting on your shoulders, continue to ignore the situation, but before you quit thinking, put yourself in one of our positions. You will then learn the way we live, without your excess money, your excess help and try to survive like we do. And you expect us to pay your salary?

Thank you for your time

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