MRC NEWS

MEDICARE RIGHTS CENTER / SPRING 2008

"Sometimes it feels like I'm taking on the whole health care system right from my desk."

Delores Bowman

Callers to the Medicare Rights Center's HMO Appeals Hotline (888-HMO-9050) reach Delores Bowman, one of the Medicare Rights Center's most experienced hotline counselors. From her desk in midtown Manhattan, Delores takes on insurers, providers and sometimes even Medicare itself for people all over the country who have been denied health care coverage. She answers with a soft and gentle voice – "Medicare Rights Center, how can I help you today?" She listens patiently to each caller's account of illness and the aftermath of claims and coverage problems. Then she goes to work – like a "barracuda," in the words of one of her clients.

Recently our President, Bob Hayes, received this letter – which will give you a pretty good idea of how the hotline, and Delores Bowman, work.

Dear Mr. Hayes:

I'm writing this note to let you know how grateful I am to one of your representatives. I had been scheduled for surgery in October and one week before my insurance carrier decided not to cover the procedure. For four years I had been trying to have the surgery but I was considered "high risk." Needless to say, I was angry and devastated by this decision.

I finally reached your office and spoke to Delores Bowman. I thank God I found her. She jumped right in and was able to secure information [on] just what went on when the surgeons office were avoiding me. I'm sure I wasn't the most pleasant person when I first reached her but she persisted and was able to put me on the right path.

I told her she reminded me of how I was on my job in member services at a Union. She digs in (like a barracuda) especially when an injustice had been done and she gets the job done!

Thanks to Delores I am scheduled for surgery on January 31st and all my ducks are in a row. I plan to keep Delores close and let her know what's going on.

Again, thanks Mr. Hayes . . .

Sincerely,

M.A., New York City

In a recent conversation, Delores shares her experiences with a curious interviewer.

Q. *First, Delores, how did you get into this work? Seems to me that what you do isn't for the faint of heart. What's your background? Did you teach martial arts?*

A. Actually, I worked with Chase Bank for 30 years as a Loan Specialist. My job moved to Texas in 1999, but New York's my home. I had enough years to take retirement but I just wasn't old enough to sit around doing nothing. With so many friends and family members who had health problems, I wanted to do something involving health, and took a course in medical billing. Luckily, I came upon an article in the Chase newsletter mentioning that the Medicare Rights

Delores Bowman

Center needed volunteers. I didn't know what it entailed, but I said to myself, "Let me try this." At that point I'd been "retired" for a whole week.

Q. *And the rest is history…*

A. The person I spoke to at MRC said, "Come in, we'll train you." So I came in. I started volunteering in 1999 and was hired sometime in 2000 – and discovered that I really could help people. And I had a very personal motivation to keep going even when the going got tough. You see, my father had passed away 2 years earlier with diabetes. After my training began I realized we'd paid a whole lot of bills that Medicare would have paid for – for instance, home care – if I had known how to navigate the system. We honestly didn't know about any of this then. Providers don't tell you everything. Make that *anything*.

Q. *I'm curious…did you ever long to be a doctor or a nurse when you were a kid?*

A. For a while I thought about becoming a social worker. But once you start working, having babies…. After I started at MRC, I didn't want to go back to banking, even though I was eventually offered another banking job at more money than my earlier job. It just wasn't the same as being helpful to people who really needed help.

Q. *So you're another one of those people who turns down a pot of gold?*

A. (Smiling) It wasn't a pot of gold, exactly, but in any case my Medicare Rights Center work is more satisfying.

Q. *Let's start off with something easy. What's the absolutely worst case you've ever had to deal with?*

A. First off, I want to go on record as saying there needs to be a better way to get information out to people. If you're a member of a plan and the insurer makes any changes, you need to be notified in time for you to respond without paying the price. But so many people tell me, "I didn't know this, they never notified us."

The most flagrant violation I've *personally* come up against regarding the failure to get information out in time is a Florida woman who was hospitalized last July. Practically the same day she was notified that her HMO insurer had gone bankrupt and was shutting down completely. They gave her no instructions about what was going to happen to her coverage or what to do about it.

Q. *They were just taking the money and running?*

A. Pretty much. She finally called MRC in January because she'd started getting bills from her doctor. It's a long story, but by the time she came to us she was in a panic because she'd put her home up for sale to pay for the bills and had moved in with her daughter in the meantime. She was facing $40,000 in claims. I tried leaving messages for the plan manager. Eventually someone did call me back, and told me the state had liquidated the plan. They also steered me to someone at the state level. Finally, I emailed the person, who was in the regional CMS (Centers for Medicare and Medicaid Services) office. When she finally got back to me, she said, "Delores, I have a form I want you to give to your client" and told me

where she needed to send it." As simple as that! I emailed it to her daughter, who completed it and sent it back the same day. I'm thinking to myself, "Why didn't someone do this to begin with, when the insurer declared bankruptcy?"

Q. *By this time was there anything you could do about the home situation?*

A. No, it almost broke my heart, but my client was in the process of moving and selling her home. Her daughter told me that my client was getting sicker over the bills, and could have been spared this health trouble. She's getting better now, but she was in the process of trying to work out a payment plan with all these different providers. I sometimes look at this and say, "Where was the state of Florida and CMS to have allowed this to happen? Why did they have to wait until she'd sold her home, moved out, disrupted her life?"

"First off, I want to go on record as saying there needs to be a better way to get information out to people. If you're a member of a plan and the insurer makes any changes, you need to be notified in time for you to respond without paying the price. But so many people tell me, 'I didn't know this, they never notified us.'"

Q. *You deserve a break after that one. So let me ask you what a typical day here is like.*

A. The HMO hotline gets calls from all across the country. There's really no typical day, but the phones will be ringing even before I sit down. Maybe someone is saying, "I need to appeal my doctor's bill," or "I had complex surgery and my HMO won't pay." You can hear the desperation in their voices. But I can't spend too much time consoling them. I have to discover why the claim was denied, which means a lot of digging. Some cases take a week – if I'm lucky. I might have to call the insurance company, the doctor or hospital, even the CEO of the hospital. A lot of times I have

"Some cases take a week – if I'm lucky. I might have to call the insurance company, the doctor or hospital, even the CEO of the hospital."

to get CMS involved. I leave messages, but so few people have the time or the courtesy to call back right away. I have to keep bugging them. Sometimes it feels like I'm taking on the whole health care system right from my desk.

Q. *Seems to me you've earned the "barracuda" title.*

A. I guess it's being exposed to different situations where I see what can go wrong. For instance, I deal with people who sometimes take 17, 20 medications. After a while, the plans start to deny the sickest people. I was talking to a lady who described all the situations she'd been exposed to. She told me, "Delores, I can see my plan is trying to push me out." She had a heart condition, stents, her husband had had open heart surgery after a heart attack. Clearly, at

least to me, the plan was spending too much money on her and she had ceased to be profitable. The plan would never admit it but you can see it following a pattern in which every little claim is denied. There was nothing wrong with her claims, but if you don't appeal you don't get anything.

Q. *We've been talking all along about problems with HMOs. If the people we've been talking about had stayed on original Medicare, would things have been different?*

A. Absolutely. Things would have been different. You wouldn't see this number of incorrect denials.

Q. *Now, with all the talk about the boomers a few years away from Medicare eligibility, won't this mean that your workload will increase exponentially?*

A. Oh boy, will it ever!

Q. *What do you do to relax when you get home, if you can relax?*

"If you don't appeal you don't get anything."

A. I love to work out, I kind of get into that. I hate talking on the phone at home, though. I tell my family to only call me if it's an emergency, no gossip. Still, some family members are on Medicare, some are in HMO's, I make the time to help them even if they call me while I'm working out.

Q. *You must work out a lot.*

A. Well, one good day, really making a difference in somebody's life, can take away all the stress. The next day I'm ready to go back into the trenches.

Q. *Are you hopeful that things will improve with hardworking hotline counselors on the job, and MRC's Washington office advocating for better health care?*

A. I really am hopeful. I can't put a timeline on it, though.

Q. *Any message for the people who'll be reading this?*

A. Tell them that we're going to continue fighting right here at the Medicare Rights Center, that's all I can say. It may take us a little while to get to you, but we will get to you.

Letter from the President

Dear Friends,

I just came back from the Medicare Rights Center's annual Volunteer Appreciation luncheon at a neighborhood restaurant in Manhattan's Theatre District. We have nearly 300 volunteers who make the Medicare Rights Center tick. They are men and women of all ages, and I search each year to find the words that best capture their commitment: "dedicated," "hard working," "caring," "smart" and "good," as in doing good.

Our volunteers are people of many interests, talents, and options. They're retired educators and health care professionals, lawyers and administrators, artists and homemakers, you name it. They give us their time; and they give generously of themselves as well.

What makes a person give a morning or two a week, year after year in some cases, to answer tough questions on a Medicare hotline? Or make presentations on the complex Part D drug benefit? Or go into the community and teach their neighbors how best to navigate our health care maze?

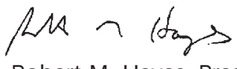
Goodness is part of it. But there's another word. Our Volunteers feel powerful. It is *powerful* to be able to help people the way they do.

It is a powerful thing, too, to work along others who spend their time helping people deal with the difficult problems that life presents in the form of health insurance coverage issues. On many a day our volunteers go home knowing that because of their persistence and passion, people on the other end of the telephone will get the medication they are entitled to, and will be able to pay for the medical care they need.

There is a powerful sense of community among our Volunteers. I felt it at the luncheon – in the stories, and laughter and song.

I felt it, too, weeks earlier, at an unspeakably sad occasion. Dozens of members of the Medicare Rights Center family – staff, volunteers and alumni – came together for the funeral of Scott Sandford, a beloved Volunteer who died suddenly, leaving a huge hole in our community. Our director of volunteers, Betty Duggan, delivered a eulogy. She spoke of Scott's intolerance of cruelty and indifference, and how hard he fought on behalf of his clients. "His tenacity was legendary," she said. "He saved lives with his work at the Medicare Rights Center."

He did, and so do each of our volunteers. We thank them.



Robert M. Hayes, President

IN MEMORIAM

Scott Sandford
May 25, 1945 – April 15, 2008
Beloved Volunteer and Friend
The Medicare Rights Center

Medicare Rights Center Alumni News

The Medicare Rights Center is an organization with a large reach. Partly that's because our "alumni" – people who have worked at the Medicare Rights Center at some point in their careers – are bringing their talents and passion for better health care and a more just society to other arenas: to law, medicine and business, to other nonprofit organizations, to government, to positions of influence and sometimes power. Health Advocacy Fellows typically work at the Medicare Rights Center for one or two years and go on to medical, law, or graduate school. Happily, Fellows and other former staff members retain their ties to the Medicare Rights Center, sometimes returning to collaborate with us on projects to improve health care. Here's a brief update on what some of our alumni are up to now.

Where are they now?

Eva DuGoff, a Health Advocacy Fellow in 2004 – 2006, worked out of both the New York City and Washington, DC offices of the Medicare Rights Center. She is now in DC, in the process of completing her master's in public policy at George Washington University. In addition to her course work, Eva has held internships in the offices of Representative Jan Schakowsky (D-IL), Senator Ron Wyden (D-OR), and the Center for Evidence-Based Medicine at Avalere Health, a consulting firm in Washington, DC.

Maya Katz, MD, first served as a Health Advocacy Fellow in 1999 – 2000, and then was the Director of Client Services at the Medicare Rights Center in 2002 – 2003. She writes that the Medicare Rights Center enriched her understanding of the health care system, and "made me into a strong advocate." After MRC, Maya attended medical school at Weill Cornell Medical College. There her passion for improving access to healthcare led her to be co-founder and clinical director of Cornell's clinic for uninsured patients. After graduating from medical school, Maya began an internship in the Internal Medicine Residency Program at Mount Sinai Medical Center. After this year, she will continue at Mount Sinai as a resident in the Department of Neurology.

Michael Kingsley, a Health Advocacy Fellow in 2005 – 2006, is finishing up his second year at the University of Michigan Medical School, and has begun his clinical rotations. He warmly remembers his time at MRC – "the people I had the chance to work with and the changes we were able to achieve for our clients." He writes, "I am also especially glad to have worked at MRC prior to medical school, as I am realizing more and more every day the importance of topics, including insurance and even health policy, which receive very little attention in the medical school curriculum."

After serving for two years as a Health Advocacy Fellow and then Deputy Volunteer Coordinator from 2004 – 2006, ***Laura Perry*** moved to San Francisco and spent a year working for a hospital advisory group. She is now completing her first year at Emory University School of Medicine in Atlanta, Georgia. She is planning to pursue internal medicine and has been thinking seriously about geriatrics, in large part due to her experience at MRC. She writes, "I have definitely found that the counseling skills I gained as a case worker have translated into the practice of talking to patients. So did the presentation skills – I even gave an informal talk to my classmates a few months ago on "Medicare and Medicaid 101!"

Kate Shanks is working on a mayoral initiative at the New York City Department of Health and Mental Hygiene, where she is the lead Integration Specialist on a team that assists community health centers in their transition from paper health records to electronic health record systems. (For more information on New York City's work with electronic health records, see www.nyc.gov/pcip.) Kate's interest in leveraging technology to improve patients' access to quality healthcare arose from the work she did at the Medicare Rights Center, from 2003 – 2006, as a Program Coordinator during the development of Medicare Interactive and later as Director of Information Technology.

Matt Tomey, a Health Advocacy Fellow in 2003 – 2004, is completing his final year of medical school at Columbia University College of Physicians and Surgeons. This summer, he will begin his residency in internal medicine, with plans to pursue training in cardiology. As a Fellow, Matt combined direct client service with policy research, advocacy and coalition-building to advance the goal of making prescription drugs more affordable for people with Medicare. Since leaving the Medicare Rights Center, in addition to discovering a passion for cardiovascular medicine, Matt has returned to the stage, performing leading roles in Gogol's *The Government Inspector*, Moliere's *Tartuffe*, and Cole Porter's *Kiss Me Kate*.

Joanna Zurada, MD, a Health Advocacy Fellow in 2000 – 2001, has now completed an internship at the University of Illinois Medical Center at Chicago, and has moved back to New York City to begin a dermatology residency at Albert Einstein Medical Center. "I absolutely love dermatology," she writes. "All that hard work at the Medicare Rights Center, in medical school, and in a research lab has really paid off." In particular, taking a year off to work at MRC was a "superb decision," because it allowed Joanna to experience medicine from another perspective. "I also made wonderful friends at the organization," she writes.

Our man in Washington, DC

Paul Precht, the Medicare Rights Center's Director of Policy and Communications, works out of our Washington Office. His job is to represent the needs of people with Medicare to the public, the media and government agencies (including Congress). Or, more exactly, he is charged with promoting the Medicare Rights Center's agenda for legislative and regulatory reforms that will make Medicare work better for everyone.

Paul is most often in the halls of the U.S. Senate and House of Representatives, listening, learning and presenting his views to congressional staffers members who are on committees that have jurisdiction over Medicare. He and his staff colleagues join with members of the National Committee to Preserve Social Security and Medicare, the Alliance for Retired Americans, the AFL-CIO, the municipal employees' unions, and other organizations that advocate on behalf of people with Medicare.

To work in Washington on Medicare issues you need a great deal of expertise. And Paul has it: Before joining MRC, he served as editor of *Inside CMS*, an independent policy newsletter covering Medicare and Medicaid policy. Also, it turns out, you need a sense of humor.

Paul Precht

When we asked Paul to give our readers a sense of his activities, he answered in a tried and true late-night format.

TOP TEN Things Your Man in Washington has done for you lately

10. Made nice with the slick pharmaceutical lobbyist so he would support our efforts to ease coverage rules under the Medicare drug benefit.

9. Made nice with the slippery HMO lobbyist so we could gang up on PhRMA and pass a bill mandating disclosure of drug company gifts to doctors.

8. Stayed awake during an all-day meeting of the Medicare Payment Advisory Commission so that I could make a comment about the lousy coverage provided by some Medicare private health plans.

7. Flew to Atlanta to scold a room full of private Medicare health plan marketing executives at the airport conference center about the deceptive and fraudulent tactics of their agents.

6. Bought a new suit and shined my shoes to testify before Congress about the impact fraudulent and aggressive private Medicare health plan marketing has on our clients.

5. Went nose-to-nose with the insurance lobby spokesman when he tried to pass off some weak press release as a solution for widespread marketing misconduct by Medicare private health plans.

4. Explained how Medicare overpays private plans to a reporter for the third time when he still did not believe it could actually work that way.

3. Bit my tongue when the congressional aide informed me that the GOP caucus does not care about low income programs for people with Medicare.

2. After the White House killed every provision we wanted in last year's Medicare bill with a veto threat, started pushing again for those reforms in January even though the same guy is in the White House.

1. Stayed on message and never mentioned the war, waterboarding, cronyism or the flouting of the Constitution, except as they relate to Medicare policy.

Meet Joel L. Olah, PhD, Medicare Rights Center Board Member in Iowa

Joel Olah has been a member of the Medicare Rights Center's Board of Directors for five years; but he has never met his fellow board members in person, nor has he yet visited the MRC New York or Washington offices. Dr. Olah (call him Joel) lives in Des Moines, Iowa, where he is Executive Director of Aging Resources of Central Iowa. The distance is not a problem: in fact, it's a real advantage for a national organization like the Medicare Rights Center.

Joel connects to us by teleconference, faithfully attends all meetings, advises on programs and policy. He lets us know what is happening on the ground in Iowa and the region. And count on it – every 4 years, he gets to play host to Medicare Rights Center staff on his home territory. The Iowa caucus is "attention grabbing," says Joel, "We have almost unlimited exposure to the presidential candidates. Policy questions are raised."

Joel Olah has been involved in aging and health care for 37 years – which means that he made a lifetime commitment to serving older adults when he was in his early twenties. How did that happen? Joel believes that most people in the field of aging have a model of aging that guides them to their work; for him it was his maternal grandmother, who lived with the family when he was a child. She was "giving and productive," a model of successful aging. Joel recalls that older relatives were valued and respected; that they had much to give to others, including inspiration.

Joel's commitment to the field of aging includes a Master's degree, Specialist in Aging, a doctorate in Educational Gerontology from The University of Michigan, and lecturing at two medical schools. In his 37 years of service he has worked in human resources, and retirement planning and life enrichment for older workers; he has developed a passion and expertise in health care policy as it affects the aging; and as Executive Director of Aging Resources of Central Iowa, he has assumed leadership of an agency that is an AAA (Area Agency on Aging) and part of the powerful n4a network that is a national resource for older Americans.

Caregiving at Aging Resources of Central Iowa

These days, Joel works with older people in both rural and urban areas of Central Iowa. "I want to make sure every day here that the most frail and elderly have a safety net that no one can mess with," he says. "This is necessary if older adults are to have dignity and control over their lives." Joel was attracted to the Medicare Rights Center because of its advocacy on behalf of the most vulnerable older people.

In September, Joel will travel to New York City to attend the Medicare Rights Center Board meeting – for the first time in person. About the City: he's been there before, and finds it is not his kind of place – says he is not sure that the "compressed competition" lends itself well to the management of stress. "There is no such thing as a rush hour in Des Moines," he says: "We call it the rush 15 minutes."

> ***"I want to make sure every day here that the most frail and elderly have a safety net that no one can mess with. This is necessary if older adults are to have dignity and control over their lives."***

MEDICARE RIGHTS CENTER
520 Eighth Avenue, North Wing, 3rd Floor
New York, NY 10018

SAVE THE DATE!

MRC Celebration Dinner
November 12, 2008
at the Tribeca Rooftop
in New York City

Contact us. . . . get answers, get help, tell us your story, become involved

- For expert Medicare advice call (800) 333-4114
- For information about health care rights, options and benefits visit: *www.medicarerights.org/help.html*
- For information on becoming a Health Advocacy Fellow, or to volunteer, contact Betty Duggan at *bduggan@medicarerights.org*
- To register for free monthly (2nd Thursday) live educational web seminars on important Medicare topics, visit *www.medicarerights.org/webinars.html*
- To respond to this newsletter please e-mail *editor@medicarerights.org*

We look forward to hearing from you!

Staff members at the Medicare Rights Center

Please use the envelope included in this newsletter to make your contribution today.
To discuss other ways of giving, please call Joan Brown at (212) 204-6284.

Medicare Rights Center • 520 Eighth Avenue, North Wing, 3rd Floor • New York, NY 10018
(212) 869-3850 • www.medicarerights.org