

The Grouse House Gazette

Thoughts and Observations on Music, Nature, and **Politics**, from the Catskill Mountains

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SO... WHERE ARE THE DEATH PANELS?

MY OWN PERSONAL ODYSSEY THROUGH SICKNESS, HEALTH INSURANCE, & OBAMACARE...

POLLING OF AMERICANS WHO GOT COVERAGE THROUGH OBAMACARE

On the day after Thanksgiving (known in today's popular culture as "Black Friday") I woke up and tuned in to watch the three riders of the Roger Ailes apocalypse on Fox News' "Fox & Friends".

Across the bottom of the screen scrolled the text... "No Deals this year on Obamacare!" as the three Fox puppeteers hammered hard YET AGAIN about how "Americans don't want Obamacare!"

After polling indicated that 78% of REPUBLICANS (see chart) were actually "optimistic" with the coverage that they had found through the Affordable Care Act... the fear network had largely toned down their Obamacare attacks over the past few months.

So why had they so dramatically ramped up their rhetoric now?

It's because it is NOW TIME TO SIGN UP for insurance coverage for 2015 through the various healthcare websites across the country, and their mission is to deprive as many Americans as possible of the more affordable and comprehensive coverage being offered through the Affordable Care Act. Fox and the GOP leaders know that Americans are actually LIKING what they are finding with Obamacare (despite their "doom and gloom" forecasts of the past six years) and the more people that sign up for private insurance through the exchanges... the harder it will be to "rip it out by the roots". As GOP leader Mitch McConnell so eloquently put it recently.

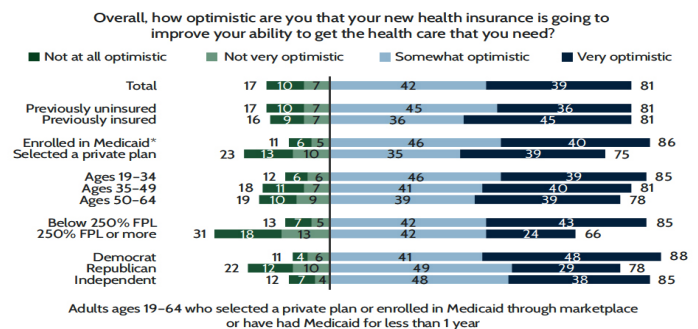
In McConnell's home state... the program is particularly successful through the efforts of the Democratic governor's implementation of the state's "Kentucky Kynect" version of the new Obamacare law. When asked by the press about the state's popular web site McConnell stated that although he planned to "rip Obamacare out by the roots"... the state could still keep the web site!

WTF? The Kentucky Kynect website IS OBAMACARE!

Although national polling looks bad when the American public is asked about "Obamacare"... when individual elements of the law are polled... the results are VERY positive. Even more amusing is how well "The Affordable Care Act" polls against "Obamacare" among ignorant Americans. And the sad irony is that it is the uneducated middle-income Fox viewers who could benefit the most from the law.

Obviously... the right-wing media and the Republican Party have done a far better job of slamming the health care law than the Obama administration has done at actually selling it.

The GOP and Fox won the argument against "Obamacare" by positioning it as if it was a "product" itself... And they did this with statements such as the one on Fox & Friends about Americans "not



Notes: Segments may not sum to indicated total because of rounding. Bars may not sum to 100 percent because of don't know/refusal to respond. FPL refers to federal poverty level. * This includes some individuals who enrolled in Medicaid outside of the marketplace, but have been covered by Medicaid for less than 1 year.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April-June 2014.

wanting Obamacare". As if it were a PUBLIC government insurance program rather than simply a conduit to direct consumers to a variety of health coverage choices offered by PRIVATE companies.

When I lost my job as a music executive eight years ago... the first thing I fought for was an extension of Sony/BMG's "cobra" insurance... as I knew that being a 55-year-old person... it would be a lot harder than most people realize to get health insurance coverage on my own. The vast majority (80%) of Americans get their insurance coverage through their employers and most don't realize how hard it was before the Affordable Care Act for independent self-employed people to get insurance in the so called "open" marketplace.

After my cobra ran out I needed to quickly come up with a solution for my health insurance needs. Fortunately... I had always been very healthy... And even more fortunately... I lived in New York State where an incredible woman named Sara Horowitz (seeing the need years ago) founded an organization called "Freelancers Union" to assist in the needs of independent contractors, such as writers... musicians... artists... or aspiring music producers such as myself.

I signed up to be a member of the Freelancers Union and registered for their "third tier" insurance policy. As I had never had any major medical issues in the past... I was ok with the higher deductible.

And to be honest... I didn't really dig into the details of my coverage.

But at only \$400 a month for a single 55 year old male... it was a good deal at the time and the insurance was issued through Blue Cross / Blue Shield. My policy had a \$3,500 deductible... and copayments of \$30 for my primary doctor and \$55 for specialists.

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My rate stayed the same for years and I made few claims through 2013... when late one night in December I felt as if I had passed out in bed...my heart was racing... and it felt like a jackrabbit was jumping around in my chest. This brought on a panic attack and I ended up staying up all night in intense fear. I live alone... deep in the woods... and I don't think I've ever been so frightened in my life.

There was also an ice storm hitting the Catskills that night and in the morning I took a white-knuckled drive over ice covered roads for one hour to show up at my doctor's at the time that I knew he would be opening his office. After a quick EKG he determined that I had an irregular heart rate... that was only made worse by the panic attack and the frightening drive. I lay in his office for an hour... and finally the symptoms settled down. I made an appointment with a cardiologist who put me on blood thinner and heart control medicine.

I wore a heart monitor for 30 days... and then wouldn't you know it... for the whole 30 days... I was perfectly healthy... And it seemed that this might have been simply a freak occurrence. So he took me off of the drugs... And things returned to normal... For two weeks.

While working recording at the Ashokan Center on a cold February night... I went out to walk up a very steep hill... alone... to get something out of my jeep. On the way up the hill the symptoms roared back... only it felt even worse. After heading up the hill in freezing weather... I got to the jeep... drove it down the hill... and went into the concert hall where I lay down on a couch.

Someone came over to me and told me that I "looked horrible" and they sent over a really terrific medical tech... who took my vitals... diagnosed the same out of control heart situation... and called an ambulance to take me on a \$1200 ride to the Kingston Emergency Room. At the Emergency Room they put me back on a blood thinner and the heart control medicine.

After about three hours... I went home as things settled down.

Then the events began to happen every few days... and each time it would be a little longer... with some events lasting over 24 hours. And all I could really do when it was happening was to lie still and hope it would go away soon. I got a heart monitor for my iPhone and checked my heart constantly.

I had atrial fibrillation... but unlike most people who get it... mine was not constant (YET). But this actually was more dangerous for the risk of a stroke since it could hit me by surprise at any time. The blood thinner also made it very scary for me to do ANYTHING involving sharp objects... And I'm a guy that uses a lot of power tools. So THAT was now "out" and I even switched to an electric razor... and making salads now required serious focus!

My cardiologist sent me to an AFIB specialist in Albany who said I was an ideal candidate for a surgical procedure where they go in through two small holes and fix the electrical connection causing the defective communication between the two halves of my heart.

Fortunately my heart itself is actually healthy... it is an "electrical issue"... and AFIB won't kill you... but it can cause a stroke. And in my case... when it was happening it was very difficult to function.

Because of my doctor's scheduling... I had to wait several months until June to have the procedure done.

In the meantime... in March I had a combination of a very bad AFIB event with an equally bad acid reflux incident that combined the "jack rabbit" heart beating with pressure and pain in my upper chest.

By this time I had a medical alert necklace... and in the middle of the night I took ANOTHER \$1200 ambulance ride to the Kingston Emergency Room where they kept me under observation for three days. By this time I was counting the days until the June medical

procedure... as I would do ANYTHING to stop the attacks from happening. I didn't even bother to ask how much it would all cost.

On June 3rd I went in for the procedure and all went well. My doctor (Dr. Phang) is excellent... and my heart is now fine.

Amazingly... although I was "under" in the operating room for several hours... I was only in the hospital overnight and it was considered an "out-patient" procedure.

As I was going through all of this... one of the things that I was thankful for was that Obamacare would now not allow my insurance company to DROP me... as they almost certainly would have in the past given that it had been such an expensive procedure.

The final bill WAS staggering. The "top line" price (if I had NOT had insurance) would have been close to \$90,000 for the overnight "out-patient" procedure. I had absolutely NO IDEA.

So I actually felt LUCKY that my "out of pocket" expenses (for all of 2014) were ONLY \$14,500! While actually HAVING insurance!

I soon found out that my existing insurance from Freelancers had a maximum "out of pocket" of \$18,000. All of this was an enormous financial blow to me at the time and I had to go into my retirement to cover it... as I don't make a lot of money these days.

Then I got some **REALLY SCARY NEWS...**

Like thousands of Americans that have been used as "pawns" in the GOP's anti-Obamacare game... I found out that I wouldn't "be able to keep my existing insurance" as the coverage simply didn't hit the minimums required by Obamacare. In short... my policy sucked!

So I went online to the New York State version of the Affordable Care Act to see what kind of plan I might be able to find.

I ran into some confusion... as the web site asked if I currently HAD health insurance... and when I said that I did... it asked me to "click" the name of the company from an enormous "drop-down" menu.

I became frustrated when Freelancers wasn't on the list.

But on the page was a phone number to contact a "navigator" for those having problems figuring out the web site.

So I called the number... on a Sunday... and even though she technically wasn't working on the weekend... a very nice woman named Myrna called me back to explain that because Freelancers was dropping their insurance program... I should have registered as NOT having insurance... and she then asked me to come into Kingston for an appointment in two days so she could help me out with a plan.

AND NOW THE RESULTS OF MY SWITCHING TO OBAMACARE!

My monthly premium dropped from \$400 to only \$287 dollars. (After the tax credits that Myrna helped walk me through)

My deductible dropped from \$3,500 to \$2,000 dollars.

My copayments dropped from \$35 & \$55 to \$30 and \$50.

Ambulance rides in the future will only be \$150 instead of \$1,200.

My "out of pocket" maximum drops from \$18,000 to \$5,500.

In 2014 I would have saved over \$10,000 on this new plan.

And just like my old policy... my new policy is also Blue Cross / Blue Shield... and all of my doctors are the same.

AND... my plan cannot be cancelled in the future if I get sick again.

So... WHAT'S NOT TO LOVE?

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