

# 2009 - It's Time!

## *Why We Need National Health Care Reform Now*

Former life and health insurance broker Don Reed is currently uninsured and does not miss the irony of his situation a bit. After retiring five years ago from his life-long profession because of a bout with cancer, Don eventually took a position with an employer he knew offered quality health insurance. When his job was terminated, he purchased COBRA until it finally ran out 2 months ago, leaving him with no health insurance.

Having helped others navigate the private health insurance market for many years, Don knows that he is now uninsurable and cannot purchase health insurance from a private insurance company at any cost due to his pre-existing conditions. He survived cancer once as a young man and again more recently, so besides managing his diabetes and end stage renal disease, he must have periodic cancer screenings. The Kingsport native also looked into AccessTN, which is Tennessee's program for citizens with pre-existing conditions. This high-risk pool would cost Don \$1,038 per month, which is more than his income from Social Security.

For these reasons, Don pays out-of-pocket for his medications and dental care and sees his doctors less often than he should. He has been able to glean a little help from patient assistance programs, but still spends almost 50 percent of his income on health care.

"This is not just my story. There are millions of people in the same boat," he says. "We worked our entire lives. We played by the rules and, in what is still the wealthiest nation in the world, we are one accident or illness away from financial devastation."



**Don is anxiously awaiting the time he will be old enough for Medicare, so that he can start dialysis when he needs to.**



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