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ITEM PHOTO BY OWEN O’ROURKE

From left, Barbara Mann, President of Mass Senior Action, KiKi Chaiton, Anne Goldstein and Rosa Bentley protested in efforts to convince Governor Charlie Baker not to cut their insurance benefits.

By GAYLA CAWLEY

LYNN — Seniors are urging Gov. Charlie Baker to keep their butts covered and stop planned cuts to the Health Safety Program.

More than 60 members of Massachusetts Senior Action Council rallied in front of State House and the governor’s office Wednesday wearing hospital gowns with plastic exposed bottoms to call for expanding state access to federal assistance programs that will help keep seniors covered.
“If this goes through, it would be a hardship,” said Margaret Murphy, 82. “The poorest of the poor seniors would be affected.”

Pam Edwards, community organizer for the advocacy group, said seniors are worried about cuts to the Health Safety Net, which pays hospitals and health centers for services provided to uninsured and underinsured Bay State residents.

The program assists low-income seniors who already pay thousands of dollars in Medicare premiums and co-payments. It is a secondary insurance payer for low-income seniors on Medicare. Cuts would be carried out by a regulatory change, would not require legislative approval and would go into effect on June 1.

Proposed changes to the program would lower eligibility levels and reduce the coverage period for low-income individuals. Today, partial eligibility applies to people making $46,000 or less but would be lowered to $35,000 and under.

Cuts would also decrease full benefit eligibility from $25,000 to a maximum income of $16,000. In addition, for those accepted into the program, and receiving full coverage with incomes between $16,000 and $25,000, there would be a $516 deductible. Today, there is no deductible.

“As a retired nurse, I have seen what can happen when people avoid healthcare because they are afraid of the big bills that come after the procedure or test,” said Karen Lynch, a member of the senior-run organization, in a statement. “I understand that the governor is trying to tighten the budget, but I feel we should set up a practical enrollment period for an affordable plan before we make drastic cuts.”

Another change would reduce the time a person could ask for help with coverage from the health fund after having a procedure. Today, people have six months to seek help with their bill. With the change, patients would only have 10 days after a procedure to ask for assistance. Often, she said a patient doesn’t see their hospital bill for at least 30 days.

Edwards said a majority of people don’t even realize they’re on the health program, as they might have been signed up by a doctor. She said seniors just know they aren’t paying co-payments for their prescriptions and procedures.

“It would be quite a shock on June 1 when they get a huge bill in the mail after a procedure,” she said.

Edwards said Massachusetts Senior Action did not hear about the proposed cuts until last month. But before that, the group had a proposal before the Legislature that would expand eligibility for seniors to Medicare Savings Programs (MSPs). The MSPs are federal programs that Massachusetts can use to help lower-income seniors on Medicare pay for their healthcare costs. The programs helps pay for premiums and in some instances, deductibles and co-payments.
The nonprofit is proposing raising the income eligibility for more Medicare assistance to people making $35,000 or less. Current eligibility is at a maximum of $15,889.

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