

TESTIMONY OF NAOMI SULLIVAN
SEPTEMBER 11, 2008

My name is Naomi Sullivan. I am 57 years old and live in Chico, California. I am on disability and am what is called a “dual eligible” beneficiary. I am here today to share my story to give voice to those who don’t know how to speak for themselves. My hope is that the government will understand that there are beneficiaries like me all over the country who lack resources, are in dire straights, have turned to 1-800-Medicare for help, and aren’t getting the assistance they so desperately need.

A few years ago I was making over \$60,000 per year salary. I now live on less than \$700 per month Social Security disability and have had to make choices about whether to eat or pay for my premiums and medications. A while back I went on what I call a “refugee diet” because I couldn’t afford to buy groceries and pay all of my bills.

I am here today because in 2007 I decided to switch my Medicare Part D plan from Humana to Blue Cross. I received an information card in the mail from Blue Cross, returned it, and shortly after received an application in the mail. I filled out the paperwork to enroll in a Part D plan and thought I was good to go. Little did I know what I was in store for.

It turns out that somewhere along the way, I was inappropriately enrolled in an PPO, you call it a Medicare Advantage plan, instead of a Part D plan. I found out about that the hard way when my doctors started to ask me for co-pays. I never had to pay co-pays because I also had Medi-Cal. Then I started to get premium notices and billing. And throughout the year, I also got many bills from doctors.

I couldn’t understand why Medicare and Medi-Cal weren’t paying my medical expenses the way they used to. But I knew I had to get this straightened out as quickly as possible. So I called 1-800-Medicare to get some answers and try to get out of the PPO and into the Part D plan I had enrolled with in the first place. I called 1-800-Medicare over a dozen times. I can’t afford both a home phone and a cell phone, so I have just a cell phone. When I called 1-800-Medicare, I was on hold sometimes for up to 45 minutes at time. And then I’d get transferred, and disconnected, and then have to start the call all over

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again. Meanwhile, I was going over my cell phone plan minutes and having to pay for minutes that I couldn't afford. Eventually, it got to the point where I simply could not afford to make one more call to 1-800-Medicare.

All I can say is thank goodness I found Tatiana at HICAP. Because I honestly do not know what I would have done. I just wanted to give up. I felt like less than nothing. I felt like the people at 1-800-Medicare did not have any interest in helping me. I told them my story – that I was on disability, and barely making it by on less than \$700 per month and could not afford the premiums of the plan that I had been inappropriately enrolled in. One Medicare representative suggested that I get a part-time job to help pay the premiums. But they sure didn't offer any help. They didn't tell me about any resources. And they didn't tell me that because of my situation, I can switch plans at any time. They just kept telling me to call my plan and work it out. I just needed a little help and some direction in how to get things sorted out. I didn't get that help from Medicare.

So, many bills got turned over to collections. I subsisted on my "refugee diet." And I couldn't get anyone to help me. At least until I went to my local Social Security office, and they referred me to Tatiana. She's helping me get things straightened out. I'm now enrolled in a Part D plan. I don't have a clue how I'm going to pay for all the bills that mounted while I was on the wrong plan. I know that Tatiana is working on that. But at least hopefully now I won't have to worry about going to my doctor or getting my medications.

I feel that 1-800 Medicare should have an easier way for people to get to a "live" person, and that they should have proper training so that they can provide accurate information, or at least refer callers to their local HICAP – because I know that they have the ability to help.