

I have been caring for my mother since 2005 when she had a massive stroke. It has been a labyrinth navigating her healthcare over the years.

She had had retiree insurance through the hospital in addition to Medicare. Between the two, everything had always been covered.

She, now 96, was hospitalized in March 2018 with pneumonia. We were directed to see her PCP for follow-up. When we came out from seeing the doctor, we were informed that she was no longer in our network! I had to scramble to find another PCP who would take a new patient. Then the bills started rolling in... I contacted the retirees' office. She had been dropped from coverage. I have been harassed since with so many bills. I was paying as much as possible to each of them. (I had even made up a spreadsheet.) But to no avail. They've all been turned over to collection even though I was paying on them. I stopped answering my phone.

I am 65 and care for her full-time. I had to close my business as she was requiring more care. We are living on her Social Security. Things are tight. Now I am looking at disability as I had major back surgery after a fall up the stairs, as well as a risky upcoming eye surgery. I am unable to work.

Is this how life should be after working all of your life?