

## Mary Jane Lathrop-Testimony

Good Afternoon everyone, my name is Mary Jane Lathrop. I want to personally thank all of you for inviting me here today to speak on behalf of senior citizens. I am 77 years old, a mother of two and a grandmother of three.

In 1986, I became eligible for Medicare, in addition to health coverage provided through my husband's insurance. In 1994, I decided to find another health care plan. I knew that Medicare alone was not going to cover my medical needs in terms of prescription drugs and I was going to have to find a managed care plan to supplement my Medicare benefits.

I have high blood pressure, but it is a condition that can be controlled with the proper medication. So, when I starting searching for a health care plan, I was careful to choose one that would cover my needs. I was previously taking Zestril for my high blood pressure, which was working well for me. I only had to remember to take it once an day. It was convenient and easy. Best of all -- it worked well for me.

I started looking into PacifiCare's Secure Horizons. It's a managed care plan that is specifically aimed at seniors who are on Medicare. I attended an enrollment meeting to learn about Secure Horizons and its benefits. My biggest concern was, "is Zestril covered?" I was assured that my prescription for Zestril was definitely covered. That was all I needed to hear. I signed my name on the dotted line, and I became a member of Secure Horizons. Little did I know that my horizons were anything but secure.

For three years I had no problems with my health plan. All of my prescriptions are filled through a mail service. So when I sent in for my monthly Zestril refill and received a call from the pharmacist, I was shocked. He told me that Secure Horizons wasn't covering my high blood pressure medication. I couldn't believe what I was hearing. The drug I had been taking for so long wasn't covered? I didn't understand, I had been assured when I signed up with my managed care plan that Zestril was covered. I had not been informed otherwise. No one from my health plan called to tell me there was a change. I never received a letter telling me that my high blood pressure medication wasn't covered any more. Didn't I have the right to be notified when there was any type of change? Apparently not, and I didn't know what to do. I had never heard of anything like this before and I didn't know what I was suppose to do or what my options were. All I knew was that I needed my medication or my high blood pressure would become worse and my health would be in grave danger. I asked my mail order pharmacist what I could do. He said he could contact my doctor to see if he could prescribe another medication that would be covered by my plan. I was left with no refill. A day later the pharmacist contacted me and said he had another prescription and I was sent Lotesin. The co-payment for Lotesin was \$60 I asked my health care plan if I could return it and get Zestril for the \$60. They said no. I was wary of trying a new medication and I had never taken this prescription before. I couldn't afford to pay the \$60 dollar co-payment but I felt I had no choice. For the next three weeks I was given 3 different prescriptions or 3 different drugs to control my high blood pressure. Finally my doctor prescribed a medication that was covered by my health plan. I was sent Captopril. This medication did not work and my blood pressure went sky high! I thought my managed care plan cared about me and wouldn't want me to become sick. That's what having health insurance is for, right? To take care of you. I was never so wrong. After taking my new prescription, my blood pressure immediately shot up. Not only was I forced to take medication that wasn't working for me, I had to take it 3 times a day instead of only once per day. Taking a medication 3 times a day required me to carry the prescription at all times. This new drug was a real inconvenience to me, but more importantly, my health was in danger.

What was I to do? I couldn't very well continue to take Lotensin, costing \$60 a prescription and the other medications did not work as well as Zestril. My only choice was to leave Secure Horizons and find another health plan that would meet my needs.

To this day, Secure Horizons still denies that they ever refused my Zestril refill. They also deny they sent me Lotensin and forced me to pay for it. They deny any wrong doing at all.

I'm happily a member of a new HMO and I am doing great. I'm finally back on Zestril and it's working fantastic. I'm not having any of the problems and complications I was having with Captopril. This ordeal taught me a lot. I was forced to learn about formularies and nonformulary drugs. I learned that lack of disclosure of benefits can cause confusion, upset and most importantly, health problems that are easily avoidable.

Unfortunately, my story is not unique. From what I've learned, drug switching and lack of information or medical disclosure happens every single day, to many seniors around the U.S.

I truly hope that there will be a change in the health care field. **I ask all of you today to look carefully into the eyes of your mothers, fathers, children and spouse. Would you want them to go through what I did?** Or worse, suffer irrevocable damages to their health or die because they were given the cheaper drug or their drug was switched without their knowledge?

Senators, I urge you to ensure that seniors are informed of health care benefits, limitations and exclusions, so that we are able to make knowledgeable, well informed decisions that affect our health. Knowledge is most definitely power, and without it, seniors can not make the choices necessary to live happy and healthy golden years. Please, help us live our lives to the fullest. Thank you so much for your time and attention. I wish everyone all a happy and healthy future.