

## **Anonymous Client Anecdotes from Urgent Rx Clients 2006-2010**

*"I just want to tell you guys that this was a Godsend. My mom made me go to CC, but I knew there would be no way I could afford medicine."*

She just started working for herself, as a painter and makes too much to qualify for Family Health Plus or Medicaid.

He did not use the voucher since he needed the prescription right away and didn't know where the Ithaca Kinney was, and the Dryden one was closed. He was able to afford it. May need one of the Rx's long-term and so might call us for PMAP in the future.

They used to have Family Health Plus, but she recently went to work and now they make too much. Her husband works also and he cannot get insurance through his employer. She could get insurance through her job, but it is \$600 every pay period, and she makes so little that would practically be her whole paycheck.

*"The Convenient Care staff was really good about it. It was awesome. I really appreciate it. I couldn't believe it!"*

*"The pharmacist was very good, and explained everything to me well."*

He owns a repair shop (he is only employee). He has been looking at options for insurance for him and his wife for some time. Looked into Family Health Plus, but they wouldn't qualify. Looked into Healthy New York for the business, but the premium is too much. He talked to a customer and friend who is an insurance broker about options and can't see anything he could afford.

She said she had pneumonia a couple of years ago and applied for all the programs for health insurance, but just makes too much.

They applied for Medicaid/Family Health Plus but were told they made a little too much. They only qualified for food stamps and HEAP.

*"It was much appreciated. It may have saved my life!"*

He makes just over minimum wage, and is a single male. He tried applying for Medicaid as well as temporary assistance for food, but DSS told him he wouldn't qualify for anything. He makes so little that Healthy New York would not be an option.

They are waiting to qualify for their employers' insurance. She qualified this month. He is in a carpenter's union and needs to work 1,600 hours before he qualifies. He has hurt his back (reason he was in Convenient Care) and is still trying to work but is in pain; suggested by Dr. to get an MRI, but cannot afford it without insurance.

Her husband cannot get insurance through work because he is a seasonal employee. They don't qualify for Family Health Plus anymore because of his income with overtime.

*"This way I could get the prescription right when I left."*

*"This is the first time I've used it and thought it was great and well appreciated."*

Prescription Meds Access Program call requested for inhaler. Every time his inhaler runs out he goes to Convenient Care because he does not have any insurance and his regular doctor won't see him because he owes them \$78.00. Works for a small family business and they don't have any insurance for themselves or their employees. He applied for Medicaid/FHP and made too much.

Health insurance is available through her job, but she's the only one who works in her household and all her money goes to bills, the coverage is too expensive.

*"This voucher was the greatest thing on earth, just marvelous."*

She is a low-income single parent and has no health insurance. It is available through her work, but it is very expensive for her income (\$7.45/hr). She is over the income limit for Medicaid or Family Health Plus.

*"That voucher was great. It really worked out well for me. I'm just stuck between a rock and a hard place right now. I have 6 more months until I can qualify for health insurance from my job at a grocery store, and I'm still waiting to hear back about the veterans' benefits insurance I applied for."*

*"It was really convenient because I had not been paid yet and had no money to fill those prescriptions that day. I was able to fill them right away with the voucher."*

*"Thanks so much, I really appreciate it."*

She has appointment today for Child Health Plus/Family Health Plus. I made a referral to the Prescription Meds Access Program for her long term prescription needs for chronic asthma.

*"It worked great, it was easy, I couldn't ask for anything better"*

He looked into many programs. He was denied for Medicaid/Family Health Plus and Healthy New York is too expensive. He works for small, 3- person business, and there is no insurance offered.

*"I was so happy for the voucher, because I really had to start that antibiotic right away."*

He just got insurance through work about two days ago, but did not have it at the time of his visit.

Her husband is self-employed. They have two kids. I told her about Healthy New York and that I would send the information.

*"That would be great. Thank you! That would be so great if I could get my family insured. I mean, every time one of us gets sick or hurt I get so worried about that hospital bill."*

*"What a blessing. I am a single mother, and my current job doesn't offer any health insurance. For me, the price of insurance is just astronomical. I need to support my child."* (She makes just over the Family Health Plus limit and Healthy New York is too expensive.)

*"This is a wonderful program, and greatly appreciated. Thank you for the follow-up call."*

She has applied for Medicaid, and was denied. She makes a few thousand dollars a year too much for Family Health Plus. Health insurance is only available to managers at her job, so she is not eligible. Healthy New York premiums would be far too expensive on her income.

She and her husband own their own store. They make a little too much to qualify for Family Health Plus. They looked into Healthy New York, but the premiums were just too high. She has a herniated disc, but is unable to afford more care without insurance, so she lives with it. *"At least my kids are covered by Child Health Plus."*

*"It was wonderful. I couldn't believe that they have something like [Urgent Rx]. The whole reason I wasn't going to see a doctor was because I knew I'd be prescribed something and I wouldn't be able to fill it."*

He used to have Healthy New York coverage, but when he made a little more money last year, he lost his eligibility. He is looking for other health insurance options. He spoke to a broker, who referred him to the direct pay options from Excellus. There is no way he can afford the premiums.

She is working three nights a week while finishing graduate school. Insurance is available through her job for \$400/month, which she can't afford and so didn't sign up. She was hospitalized in June, and now is facing a \$7,000 bill.

He works as a mechanic at a tire store. He can buy insurance through work for about \$445/month. He makes \$10/hour full-time, so he cannot qualify for Family Health Plus. (Healthy New York is not an option because his company does offer a plan.) Since the company plan would cost roughly 35% of his income, he goes without insurance.

*"I was so fortunate to have this program offered to me, because I am between insurances right now. It was wonderful and I really appreciate it."*

She works for a school district (part-time). She cannot afford to buy into the insurance plan offered at work. Although her income would make her eligible, by New York State law she cannot be covered by Family Health Plus because she works for a school district.

*"I really appreciate all the help. I couldn't have afforded those prescriptions."*

She is a waitress, and they don't offer insurance at the restaurant where she works.

*"It was a gift. Thank you so much."*

He cannot afford his employer sponsored insurance. He takes home about \$1,400 per month, and his contribution would cost about \$240 per month, or 17% of his pay. He cannot qualify for Healthy New York because his employer does offer a health insurance plan.

*“The Urgent Rx program was a lifesaver. I never would have been able to afford my prescriptions without it.”*

Her son is ill and she left her job to be home with him. She lost the health insurance coverage she had from her employer. She doesn't qualify for Family Health Plus. To add herself to her husband's plan (move from individual to family level coverage) would be too expensive for them, since they are now living on one income. Healthy New York for her would be even more expensive.

She is a diabetic and her husband also has several medication needs. They pay hundreds per month in prescription costs. She is self-employed and her husband drives a taxi (the employer does not offer insurance). They earn too much for Family Health Plus. She had not heard of the Healthy New York program, and was happy to hear that they may have an insurance option.

He, his wife, and their two boys were all covered by his wife's employer-sponsored insurance until recently when she lost her job. Now they are all without coverage.  
*“Everything was going great until she lost her job. Now our kids don't have insurance and the pediatrician won't see them, we have hospital bills, everything's a mess.”*

She works for a new, small business. There is no insurance offered. She earns too much to qualify for either Family Health Plus or Healthy New York. Other than full-price private insurance there is no option. She just tries to stay healthy. But since her job is in retail, she has contact with many people and did get sick this winter.

He has two part-time jobs, and neither offer health insurance for part-time employees. He earns over the limit for Family Health Plus, and Healthy New York is too expensive on his income.

She goes to school part-time and also works at a temp agency. There is no health insurance available through the agency, and she is not eligible for school health insurance. Through temping, she is hoping to get a permanent job eventually that would provide health insurance.

He has a construction job that does not offer health insurance. The hours vary – he will make decent money for several weeks but then be laid off for several weeks. When working full-time he is not eligible for Family Health Plus. He's afraid he wouldn't be able to afford the Healthy New York premiums if work dries up.

She is looking for full-time work, but only has a job with 20 hours per week right now, and it offers no health insurance. She gets food stamps, but when she applied for Medicaid/Family Health Plus she was denied.

He has a temporary job at a university in building care. They do not offer benefits to temporary employees. He may never be made full-time.

She is applying for jobs. She has sent out 49 applications, and is just hoping to land a job soon, and hopefully one that offers health insurance.

He has a job with the village that is a part-time position, so there are no benefits offered. He earns \$9.50 per hour. He has been working 40 hours per week, but is still considered part-time. He is trying to be made full-time so that he can get benefits. He does not qualify for Family Health Plus, and Healthy New York is too expensive.

He is self-employed, and his wife works part-time for a school district. Since in New York State no employee of a school district may be covered by Family Health Plus, they are not eligible for that State program (although they are income-eligible). She can buy into the insurance plan from the school district, but it is too expensive for them on their incomes. Her husband could purchase Healthy New York coverage as a self-employed person, but those premiums are too expensive as well.

*"We are really struggling."*

She works part-time and lives with her mother to save on housing costs. Although she is income-eligible, she was denied Medicaid and Family Health Plus because she is under 21 and lives with a parent. Her mother also has no health insurance.

His job is seasonal, so his family qualifies for Medicaid in the winter months when he is laid off, but their coverage is dropped in the summer – so they go half of every year without insurance. He can get coverage through his employer in the summer, but it covers very little and doesn't seem worth the cost.

She applied for Medicaid and Family Health Plus but was denied. She was told that if she gets surgery she can come back and may be eligible for Medicaid.

Her employer offers health insurance, but she cannot afford it. She makes over the Family Health Plus limit, and is ineligible for Healthy New York because her employer offers a plan.

He is disabled, and beginning to receive disability payments. Those payments put him over the income limit for Family Health Plus. There is a two-year waiting period after being granted disability before a person can be eligible for Medicare coverage. He is not eligible for Healthy New York because he is not working, because he is disabled. There is no insurance option for him other than purchasing private insurance, which is impossible on his disability income.

He has been without health insurance since graduating from college. He has a job, but it offers no coverage. He did not know about State programs; let him know about Family Health Plus and Healthy New York. *"I would appreciate the information."*

She had Medicaid coverage for her son through his first year (MOMS program), but now he is over one year and without health insurance. She didn't know how to apply for Medicaid or Child Health Plus; explained and let her know how she could apply.

She does not qualify for Family Health Plus, and so assumed that her son did not qualify for anything either. She also has a few long-term prescription needs. I explained to her about Child Health Plus, and its recent expansion. I was also able to tell her about some low-cost generic drug programs for her ongoing medicines.

He is self-employed. He didn't know about State program options. I told him about Family Health Plus and Healthy New York; he said it sounded like he would qualify for one of them.

She is new to New York State and has a part time job, with no benefits, at a college. She is looking for another job, but didn't know what State options existed for health insurance. In talking with her, we determined that she would most likely qualify for Family Health Plus. I gave her the number of a facilitated enroller for help applying.

He manages a winery, and makes over the Family Health Plus limit, and didn't know about Healthy New York. He said he would be eligible, and that the premiums sounded affordable enough. He said he would appreciate the information.

She and her husband are self-employed. Two of their children are in college, and one 15-year old son still lives in the home. Their son was dropped from Medicaid because the family was no longer income-eligible as a household of three. She did not think that he qualified for anything, but I explained Child Health Plus and that he would certainly qualify for low-cost coverage. We also discussed Healthy New York as a possibility for her and her husband.

He is unemployed right now, and his unemployment income makes him ineligible for Medicaid or Family Health Plus.

She works part-time and her husband is out of work right now. Their children are on Medicaid, but she didn't know if there was anything she might be eligible for. (Referred to facilitated enroller for Family Health Plus, and also to Healthy New York.)

He was recently laid off. He did not have any health insurance through his former job, so COBRA is not an option. He did not know what State programs were available, and appreciated the information.

*"I appreciate all the help."* She was laid off from a local school district, where she was a full-time cleaner, and has since been substituting at a different school district. She is hoping that a full-time position with benefits will open up soon.

He was employed at a university and lost his job. He did not elect COBRA because it was so expensive. He now has a new job as a mechanic which is only part-time, but he is hoping that he will soon be made full-time and will be eligible for benefits.

*"I really appreciate this program being there so that I could fill my prescriptions. It helped a lot."*

*"This is a fantastic program. I was so sick and really appreciate it."* She lost her job in December, and her fiancée is self-employed. Their household income is still over the limit for

any subsidized coverage, and they don't know what to do since they cannot afford private coverage.

He was laid off in February, and the only household income right now is his unemployment, which is less than 50% of his former gross income. *"It's really tough to live on."* (I talked with him about Family Health Plus and Child Health Plus, both of which they are eligible for, and how to apply.)

His family lost coverage when he lost his job. He wanted some help applying for State programs for his kids, and to see if he and his wife if they could qualify.

She works as a traveling nurse. She is signed up with agencies and receives contract work. She has not had work in recent months. She has health insurance coverage when she has a contract, but loses it when out of work, so her coverage is not consistent.

*"I was so grateful for this program."*

She owns a store and business is struggling. She did not know about the State health insurance program or how to apply, and was interested in the information.

He works at a convenience store full-time. No health insurance is offered to him, it is only available to the manager and assistant manager. He applied, but makes too much for Family Health Plus. He said he'd like the information about Healthy New York – he had not heard of it before.

She and her husband are both out of the workforce now. He is over 65, so has Medicare coverage, but she is not yet of eligible age. She does not qualify for Family Health Plus based on their household income, nor Healthy New York (since must be working to be eligible for HNY).

He has applied for Family Health Plus before, but did not qualify. He thinks he may qualify now and would like to re-apply, since he is self-employed and work has been scarce.

*"Thank you for helping me."*

She works as a home health aide. Insurance is offered from her employer, but it is not affordable for her and the coverage is very minimal. She used to be covered by Medicaid, but lost coverage when she got more hours. She has some chronic prescription needs, and we were able to refer her to some Patient Assistance Programs for those.

*"This program was so helpful, and so easy, it was great! Without it, I wouldn't have been able to get my medicine. I had pneumonia, so it's really appreciated."*

He has an appointment set up to apply for Medicaid.

Her children qualified for Child Health Plus, but she and her husband earn too much to qualify for Family Health Plus. Her employer offers insurance, but they could not afford the premiums this year.

He works for a small business, where no insurance is offered. He makes just over the limit for Healthy New York. He looked into private direct-pay coverage, but could never afford it.

*“This was so thoughtful, so helpful. I appreciate it, I truly do.”*

She works at a local non-profit full-time. There is no employer-sponsored insurance. She tried to apply for Family Health Plus, but when screened was told she earns too much to qualify. Her gross income is just barely over the cut-off. Healthy NY premiums would be unaffordable, costing at least twenty percent of her income.

*“I just started a new job and hope to be enrolled in my employer health plan as soon as possible. Thank you for helping me purchase my prescriptions!”*

He and his wife own a small family business that is struggling; they are barely paying their bills. The children are covered by Child Health Plus but he and his wife make about \$15 over the cut-off for Family Health Plus<sup>1</sup>. Healthy NY is unaffordable right now.

*“It is so difficult for me to go without insurance. I have a degenerative disc, and am running up medical debt paying for doctor visits and medicine. It’s frustrating, because if I have my medicine I can work and pay my bills, and if I don’t, I can’t work. If I dropped my hours or didn’t work, I might be able to get Family Health Plus, but then I couldn’t afford my mortgage. It’s a catch 22.”*

She works about 30 hours per week at minimum wage, and can hardly survive on it. She was denied for Family Health Plus, because she earns just barely over the cut-off. There is insurance offered through her employer for \$80 per week, but there is no way she can spare that on what she earns. The coverage is not very good either.

He just started working at Wal-Mart, and was really hoping to insure his family with the employer-sponsored plan. He wasn’t sure yet how much it would be, and there is still a wait until he becomes eligible. He did not know about Child Health Plus, so I was able to let him know how to apply for that now for his three uninsured children.

*“Thank God for the voucher, I have an infected tooth and was in so much pain.”*

She just applied for Family Health Plus, and hopes she will qualify because there would be dental coverage. Her husband had a full-time job making \$10 per hour, but was cut back to 25 hours per week and she recently lost her job.

*“I found the program useful. I could definitely use help finding health insurance.”*

*“I’m so grateful. The cost of the prescriptions that I got without insurance was outrageous. I really appreciate this.”*

He works two jobs. One offers health insurance only if you work more than 32 hours per week, and he is under that. The other has a year waiting period for insurance. He has seven months left. I told him about Healthy New York, and sent him information about it.

*“I am so appreciative that this program was there. I had pneumonia, and needed prescriptions right away that would have cost me over \$100. I did not have the money and would not have been able to get that medicine.”*

*“I’m not used to being uninsured, I always had insurance through my job. But the cost went from about \$100 a month to \$500 a month, and I couldn’t afford it anymore. I used to not even think about filling a prescription when I had coverage, but I have a broken hip and a punctured lung and I realized I couldn’t afford to fill the pain prescription! Especially since because of the injuries I have not worked in nine days and have no paycheck this week.”*

She was relocated to escape domestic violence. She has an appointment to apply for State health insurance for her boys next week. In the meantime, she has been unable to get into a pediatrician’s office without any insurance. Her boys had the flu and numerous other health issues, and she had to go somewhere.

*“Thank you for the follow-up call. I really appreciate that.”*

He works and goes to school. There is no health insurance through his school, and although he is supposed to be full-time at his job, continues to get just under the minimum hours to qualify for benefits. I told him about Family Health Plus and Healthy New York, and he said he would like some more information about applying.

She works two part-time jobs (neither offering health insurance to part-time employees), earning about \$35,000/year total. She earns over the limit for Family Health Plus *and* Healthy New York. (Private direct-pay insurance, her only option, would cost about 30% of her gross income.)

He is disabled, and in the two-year waiting period for Medicare. In the meantime, he has trouble affording doctor visits and prescriptions on his disability income. Through our PMAP program helped him apply for some patient assistance programs for his long-term prescriptions.

He recently lost his job, and his unemployment income makes him ineligible for Medicaid or Family Health Plus. Healthy New York would be too expensive on his unemployment income.

She works part-time and attends community college full-time. The school offers very minimal insurance and her employer offers none. She earns too much from just her part-time job to qualify for Family Health Plus. I told her about the Healthy New York program, she said *“I know I should have some kind of coverage, but that’s a lot of money. I only have a part-time income.”*

*“This program was fabulous, a lifesaver. I got a voucher for an antibiotic and I really needed it.”*

He is in the process of applying for Medicaid now. I referred him to our Prescription Meds Access Program for some other ongoing needs.

She had bronchitis and was very appreciative of the voucher for her medicine. She works at a grocery store and will be eligible for employer-sponsored insurance in another couple of months.

He is a self-employed farmer who had never had health insurance. He has applied for Healthy New York, and is awaiting approval of his application.

She is a self-employed hairdresser, and earns about \$19,000/year. She doesn't qualify for Family Health Plus, and Healthy New York would be her most affordable insurance option. It would cost about 14% of her income.

*"I just have to say thank you. You've provided me so much information, and I really wanted some help."*

He is unemployed, but has been searching hard for a job. We discussed Family Health Plus, and it is clear that he qualifies, and probably for other assistance programs as well. I explained the different subsidized insurance programs.

*"I prefer to find a job and not turn to the State for social services."*

*"I was pleasantly surprised at how easy it was!"*

They thought their family was not eligible for State insurance programs because of a rental property that they own. I was able to tell them about updated eligibility guidelines for Child Health Plus and Family Health Plus, which indeed they do qualify for.

*"I'm very appreciative. I have no insurance and it helped me out."*

Her husband recently lost his job, and the family lost the insurance they'd had through his employer. I discussed Family Health Plus, Child Health Plus, and patient assistance programs (PAPS) for chronic prescription needs. I helped her apply for PAPS for two of her ongoing medications.

He has two part-time jobs, and is registered with a local temp agency that hasn't had any work for him in over a year. He's making very little, but didn't know about State insurance programs, or how to apply. I gave him information about how to apply for Medicaid/Family Health Plus.

*"I am new to the area, and everyone was very nice and very accommodating. It couldn't have been a nicer, more pleasant experience!"*

She wasn't sure what State programs were available or how to apply. I explained the Child Health Plus program available for her children, and connected her with a Facilitated Enroller to apply.

They are self-employed and felt sure they'd qualify for free coverage, but when I told them the income cut-off for a childless couple, they make too much. I told them about the Healthy New York program and some prescription resources, and sent information in the mail.

*"I just want to say thank you. You have really followed up with us, and have been so helpful."*

He was in a car accident, has a dislocated disc, and cannot afford the surgery. He was applying for Medicaid as we spoke.

*"Thank you so much for doing this follow-up."*

Her daughter is on Child Health Plus, but she doesn't qualify for Family Health Plus. She doesn't qualify for Healthy New York either, because her employer does offer coverage, she just cannot afford it on her pay.

He makes over the Family Health Plus limit, and he doesn't have quite enough hours at his job to qualify for the employer-sponsored insurance. He looked into Healthy New York, which he does qualify for, but cannot afford the premiums.

*"I don't understand how I make barely over the maximum for one program, yet could be expected to pay \$300 a month for the other?"*

*"I feel bad that I had to use the program, but I really appreciate it. Thank you so much."*  
She was recently diagnosed with rheumatoid arthritis, and has Medicaid coverage pending.