

**By Mary Feller McNamara
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I'm a freelance entertainment writer and my husband is an international urban development consultant. So, we don't have employer health insurance. We've had an individual Blue Cross family policy since 1992. When we first signed on, the cost was \$203 a month for our family of three. In 2001 we were still only paying \$318 a month.

Since 2001, the monthly cost of our Blue Cross PPO 1000 plan has skyrocketed. Now, for JUST my husband and myself, the cost is \$1,193. Our 26-year-old daughter's separate policy is \$341. Our total premiums (of \$1,534) are now almost equal to our mortgage payment.

Two months ago, the cost of our policy increased by almost 30%. Our daughter's policy jumped almost 40%.

To put this in another perspective, in less than eight years, the monthly premium for my husband and myself jumped 375%, even AFTER our daughter was removed from the policy.

For our daughter, the cost has skyrocketed by close to 265% in LESS THAN THREE YEARS.

Blue Cross used to rate our policy on the age of the younger spouse, my husband. Now, Blue Cross tells me that they are separately calculating rates for each of us, and just combining the numbers. We'll each be increased on the date of our next birthday.

We're far from retirement—my husband is 49 and I'm 55. Our crummy policy with a \$1,000 deductible per person and \$10,000 family out of pocket limit (up from \$8,000 in 2004) is already on the edge of unaffordable. Including just the cost of the deductibles, we're paying more than \$16,000 a year, plus our daughter's costs. We pay a 30% co-pay, up from 20% a few years ago. Blue Cross never explains, it just sends the bill.

When we first subscribed to Blue Cross in 1992, the lifetime maximum was \$5 million. It's STILL \$5 million.

God forbid one of us would get seriously ill.

I've calculated that in 2001, if one of us had developed a serious illness, our total cost before Blue Cross begins to pay 100% would have been around \$8,000. Today, that figure is over \$20,000.

The irony is: when people become ill, they can't work and earn enough to cover

these extravagant costs....so they lose their health insurance and go bankrupt. The idea of health insurance is an illusion. Bottom line: you don't dare get seriously ill.

Yet, this is the system a lot of people in Congress and the Legislature want to throw all of us into. Anyone who doesn't have employer insurance or qualify for Medicaid would be forced to buy an individual policy. There would be no way to control premiums, deductibles and other expenses—yet we'd suffer tax penalties if we didn't shell out thousands to these insurance wolves.

We are trapped in this Blue Cross plan. Don't believe all the slick Blue Cross marketing materials. We can't even shift to another plan in the Blue Cross family without underwriting, except for a few plans which are "significant downgrade" (Blue Cross's words) with less coverage and a much higher deductible and total out of pocket. We can't even get a plan that eliminates maternity coverage. We can't switch to another company because of underwriting—meaning that our relatively small health problems would exclude us or price us out of the market. This is a true, anti-competitive racket.

So we don't really have choices. We are paying now at our limit, and I don't know what we'll do after the next big increase, coming up next July and August.

It's almost impossible to communicate with Blue Cross. I can't even get through by phone in less than 40 minutes on hold, and they recently reduced their customer service hours, shutting down at 7 p.m. instead of 11p. The Department of Insurance is almost no help—they've lost our complaint paperwork and don't follow through. I've called them at least five times. The DOI was unaware of Blue Cross's policy changes—like rating our ages separately--when I told them about it.

The situation is FAR, FAR worse for our daughter. Blue Cross put her on her own policy she turned 23. That policy was priced at about \$80 when we first inquired, but a few months later in March 2006 when she made the shift, the policy had already gone up to \$130. The biggest jump came this January, from \$250 to \$341 a month, exactly 30 days after she was diagnosed with malignant melanoma. So now, she'll never be able to buy another policy, and is completely at the mercy of Blue Cross.

I try hard to keep this issue before the Legislature, but I know that Blue Cross is in contact with the Legislature and the Department of Insurance every day. In 2005, I testified before the Dept. of Insurance and warned that if trends continued, in five years the cost of insurance would equal our house payment. It happened - in four years. It's a losing battle for the individual against a multibillion-dollar company.