

TennCare awaits OK to restore some coverage

Federal approval pending since '05



Dean Kent has accumulated nearly \$80,000 of medical debt. ALAN POIZNER / FOR THE TENNESSEAN

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The state has been seeking federal approval for more than two years to reopen a TennCare program for people overwhelmed by medical bills. During that time, Smithville resident Dean Kent has racked up nearly \$80,000 of medical debt.

Kent, 60, said he just keeps waiting for the category to reopen. Those accepted into the program receive 12 months of coverage from TennCare, the state's insurance program for the poor and disabled.

"If I could get on TennCare, that would help a whole big bunch," said Kent, who has had three heart attacks.

The category was frozen in April 2005 as part of TennCare changes designed to save the state money. Since then, budget and cost savings have enabled the state to restore some of the 170,000 adults who were cut from the

program's rolls in 2005.

Tracy Purcell, TennCare's director of member services, said the state decided to reopen the category once it became clear money was available to support it. The estimated price tag to the state is \$111 million a year, Purcell said.

State officials expected the program to reopen this past February but are still waiting for the Centers for Medicare and Medicaid Services to approve implementation. That approval is critical because the agency provides about 2-for-1 matching funds for such programs.

"CMS does not have any kind of time line for approval of this type of request," said Marilyn Wilson, a spokeswoman for TennCare. "We have been very responsive to CMS when they have asked us questions. I'm not sure why it's taken so long."

Wilson said approval could come within days or months. Once that occurs, she said, it would take four to six weeks to reopen the program. A Centers for Medicare and Medicaid Services representative did not return calls seeking comment Tuesday.

Tony Garr, executive director of the Tennessee Health Care Campaign, a health-care advocacy group, said it shouldn't take this long for the state and federal government to reopen the program.

"To continue to delay this program means that more families are hurting," Garr said. "More families are going into bankruptcy and going without the care that they need."

50,000 covered now

Kent is one of the people hurting. In addition to having three heart attacks, he has undergone two back surgeries and pinched nerve surgery in the last three years. He has no money left to pay his old medical bills or any that he's sure to rack up in the future.

"I've lost a house. I had about \$17,000 in the bank. I went through all that," said Kent, who is disabled and survives on Social Security disability and a small pension. "It's completely tore it down to nothing."

To be eligible for the program, known as the "Standard Spend Down" category, a person must meet strict financial requirements. In addition, a person must be one of the following: 65 or older, blind, disabled, or the relative and caretaker of a child who is on TennCare.

Purcell said the biggest change in the program is that people typically won't be eligible if their medical bills are less than 90 days old. Previously, it didn't matter how old a person's medical bills were.

"This category should help low-income individuals who had have a medical episode that causes them to have really high medical bills," Purcell said. "This will pay for any follow-up care they need."

When the program reopens, it will have a cap of 100,000 enrollees. There were 97,000 people in the program when it was frozen. About 50,000 remain. Purcell said the primary reason for the reduction was that those eligible for Medicare were removed.

The 50,000 people in the program will need to reapply to see if they are still eligible. State officials said enrollment details would be available after approval takes place.