

“Selling to Seniors: The
Need for Accountability
and Oversight of
Marketing by Medicare
Private Plans”

Statement of
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Before the
Committee on Finance
U.S. Senate

I appreciate you all letting me take the time out to tell you about this and letting me have a voice to say what I want to say about it.

Last July, I was busy taking care of my wife. She was real sick at the time. She had to go to the hospital 2 or 3 times a week to get IV antibiotics. I was sort of depressed about that.

I got a call from my brother. He was talking to a Medicare guy and thought I should talk to him said he wanted to come by and explain to me that there was some extra help through Medicare that I didn't know about.

I told him I didn't have time to talk with him that day. He kept asking, I got tired of him and I didn't want to argue with him on the phone, so I finally just said "ok, come on by."

He came by the same day. He knew more about what my business was than I did. He didn't ask really ask me any questions, he pretty much was telling me what I had. I was uncomfortable and leery because he knew so much about me.

I am cautious when people tell me things about me, instead of asking me about me. It kind of throws me off. My wife was

disabled in 1990. We've had to keep up with her Medicaid, hospitals, and stuff so I read everything and ask questions before I sign anything.

I was trying to be nice so I sat and listened to him, but I told him I was satisfied and didn't want to change. He said these were free benefits that seniors are entitled to like prescription drugs, eye glasses, dental, and stuff like that. I told him again that I was satisfied with what I had and I didn't want to change anything.

He would not leave. He talked, he'd scribble a little every now, and then he'd talk. He left a blank form for me and said, "Well, there is no cost to you. If you decide you need the extra help all you have to do is fill this out and send it in." That was on Saturday.

The next day, Sunday, another gentleman named Lynn Kelly came by my house talking about the same program. I said, "I'm going to tell you just like I told the guy yesterday that I don't need anything else." Mr. Kelly said, "Was it Bill Perkins? If so you need to call Monday morning because you are signed up for this program." I said, "Man, I haven't signed anything." He said "you might not have signed, but you are in this program."

Monday morning I called Mr. Perkins and he swore that I wasn't signed up for anything. He said, "I filled out a form to make sure my company knew that I was by to see you. All I have to do is call the office and in about 5 minutes they'll get this straightened out and I'll call you." He didn't call me. I kept calling for him, but they said he was out every time I called.

My wife and I endured extra charges for this plan. In August, Care Improvement Plus took \$64 out of my social security check and \$64 out of my wife's. The program I didn't sign up for, didn't want, and was supposed to be free, cost us \$128 a month.

I started calling Social Security and Care Improvement Plus about my check. I never could get it into my head how can they tap into Social Security so easily when it is supposed to be so sacred and private. I don't know how they could do it so easy and so fast when it is so hard to get out of their program.

Finally, I got with the lady that was supposed to be running things down there at Care Improvement Plus and she said she had papers I signed. I told her I didn't sign any papers and she should get

ready for a lawsuit. She said, “Sue us, we don’t care. You signed the papers.”

She mailed me a copy of the papers. I did not fill out the papers she mailed me. It is not my signature on the papers and the Medicare number he put on there is not my number, the last number is wrong. He had my Medicaid number on there too. I never did tell him about Medicaid, we was only discussing Medicare A & B. How he got that Medicaid number, I don’t know. I never showed him my cards or anything.

Care Improvement Plus wanted \$100 more a month for our prescriptions. Before this plan, I paid \$56 for me and \$13 for my wife at the start of each year and then we pay \$1-\$5.60 per prescription.

We had numerous hospital bills during this time. My wife went and stayed in the hospital in August. The people down there are real nice but I had to answer so many questions about this company. They asked why did I change my plan and when did I change my plan. I tried to explain to them that I had not changed my Medicare or Medicaid. I had to go through all that for a whole week.

I do not know why he would sit in my house, lie to me and do me like that. It mad me really angry. I'm not the smartest person in the world but I'm not dumb.

According to Medicare everything is resolved but Care Improvement Plus is still sending me statements for hospital stays. I had eye surgery in August. I got an Explanation of Benefits a few weeks ago that said \$720.00 of my eye surgery will not be covered. Our money coming in is our Social Security checks and \$720 is more than half our monthly check amount.

These people were operating under false pretenses that they represent Medicare. I know of one other person that is going through this same thing with these same people. We just want to be heard and live accordingly. Don't bury us before we die. It seems like the system is working against us, in a sense, more than it is working to help us.