MassHealth Insurance is Nightmare Plan that is Out of Touch, Out of Date, and Out of Their Fucking Minds.

January 30, 2009 By Richard Ferri, PhD, ANP

For once I thought I would start off one of my blogs bluntly without any sugar coating. So here it goes. One of the state provided health insurance plans in Massachusetts is called MassHealth. There are thousands of people, like myself, who are forced to take this insurance because we are living with HV/AIDS and do not have ANY alternatives. The only little wrinkle here is that MassHealth is one of the most poorly run, managed, and totally fucked up health insurance plans on the planet. I cannot even comprehend the level of damage and harm they have done by their stupidity, idiotic rules, and refusal to pay health care providers that are willing to accept their pathetic reimbursement rates and see patients with HIV, hepatitis, active substance abuse, the homeless, the severely mentally ill and other disenfranchised people in desperate need. They are simply and bluntly FUCK UPS of the first degree.

Now, I know my regular readers are just appalled at my candor and language, but I have a feeling they will get over it. New readers will have to get use it. This is just the way it is. So read on or don't, It is all up to you but I plan and saying what really needs to be said about MassHealth and make sure that our Governor, and the powers-that-be at MassHealth get a copy of this posting and see if ANYONE...maybe you Gov. Deval Patrick? or maybe the Secretary of Health and Human Services Dr.JudyAnn Bigby...will have the guts to look into this debacle that is most likely harming if not outright killing people. I am not expecting anything to happen so I stand no chance of being disappointed here.

Okay here is what I am dealing with today for my patients and for myself. Many of my MassHealth patients desperately need (yes, I even agree that that the drug cost is outrageous) a very expensive drug take nightly by injection to help them gain weight, fight HIV wasting syndrome, improved their HIV induced lipodystrophy of facial wasting, limb fat loss, and other metabolic disorders. This drug typically is a God send to many patients as they take it along with their antiretroviral therapy. They feel better, look better (and reduce the social stigmata of gross wasting syndrome), some very well done peer-reviewed research studies suggest that this drug (a form of human growth hormone) may even assist with viral suppression and increase CD4 counts. I have seen this drug literally pull some of my patients back from the brink of death when their wasting was severe.

All sounds great right? Well, here is the stupid kick in rubber parts for most us on MassHealth. Basically, you can only get this drug by having a willing health care provider go through mounds of paper work for the infamous "Prior Approval" process. Okay, I am willing to do this, I have long ago given up the hope that our health is NOT being dictated by faceless, nameless, and sometimes heartless beings that live in cave of MassHealth somewhere in Boston...kind of like the secured, non-disclosed location that use to run Dick Cheney off to every time someone said they might pop off George W. Bush. The bottom line is

MassHealth and so many other insurance companies (yea, in conjunction with the greed of big Pharma) are the ones managing your health care in reality. My three graduate degrees, specialty certifications, honors, awards, publications, and decades of clinical experience do not really count. Some vaporized person of God knows what educational background makes the decision, and sends back into the ether if they are going to let me practice medicine and help someone or not.

Recently, I was standing in Coliseum in Italy and the first image that came to my mind was “thumbs up/thumbs down” of allowing a warrior to live or die by the Emperor and that Emperor was health care insurers in general and MassHealth in particular. It was a chilling realization.

I am going to use my recent bout of needing to change my ART due to mitocondrial toxicity, virological decline, weight loss and numerous other debilitating symptoms that I have blogged about. MassHealth started to DECLINE my life-enhancing growth hormone because I was SICK. As long as I was well, gaining weight, and my HIV was stable I had no trouble (except for repeating the mounds of unnecessary paper work) monthly to get growth hormone. Once my health took a nose dive and I lost weight, saw my CD4 count plummet, and felt like living hell off the medication it was denied once, and then again, and then again. All of which made my clinical spiral downward speed up and nearly killed me.

Ah, but take heart. I happen to be practicing in a clinical practice (maybe the only one on the entire Cape. The big time non-profit don?t seem to bother with such nasty stuff since they have government funding and tons of money so why should they care about patients as long as the funding keeps coming in as it does) that actually cares about our patients and my wonderful nurse practitioner sat down and wrote a two page letter of appeal to these geniuses at MassHealth pointing out that I clinically, ethically, and medically needed the support of continuing on growth hormone since I was VERY SICK. (Imagine that, I needed medication because I was sick, and not because I was well. Go figure.)

My NP pointed out the obvious stupidity of their policy, the impact on my health, and that she was frankly not going to stand for it anymore and watch me waste away while my HIV hopefully stabilized on new a new ART regimen. She asked for a prompt reply and for 3 to 6 months of approval of my medication. Oh, the prompt reply by the great faceless ones did happen, but only for ONE month. So I will have to show clinical improvement, gain weight, and improve my counts by the end of February so I can submit all of this paperwork again for the MassHealth Emperor to let me know if the Emperor is interested in letting me get better, or turn thumbs down and fuck me and my life threatening illness.

Of course, I could fill pages with other MassHealth, and others insurers “rules”, to see who gets needed drugs or not but I do not have the time right now. I have to shove food down my throat, prayer that my new AIDS regimen is going to do the trick, and hit the gym first thing in the morning regardless of how I feel. After all I don’t want to be thrown to lions...well, not yet anyway.

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