

A Lifetime of Healthcare Services

Phase 1

When Sophie was first married, her husband worked in a meat packing plant. His job offered an optional health insurance package that could cover Sophie's husband, Sophie, and their family. Sophie did not have a job; she stayed home to care for their five children and an elderly parent. Many years passed. Sophie and her husband raised their children, and her elderly parent died. Sophie's husband looked forward to retirement.

Phase 2

Sophie's husband died before he reached retirement age. His company offered his benefits plan to Sophie, which she could enroll in indefinitely if she chose to do so. This plan would include good drug benefits. The insurance plan through the company had become a managed care plan over the years. Sophie decided to remain with her husband's insurance plan.

Phase 3

Sophie turned 65. She was on a tight budget and did not like the idea of paying a monthly premium. However, she wanted her insurance to provide many physician and service options. She also wanted a good drug coverage plan.

Phase 4

Sophie's health declined. She was hospitalized for several days after a fall and received home healthcare for several weeks. She was diagnosed with Alzheimer's disease about a year later and could no longer safely live alone. Sophie moved into an assisted living facility, and her daughter took over the financial management of her assets. In addition to other financial obligations, Sophie needed to pay for the cost of rent for the facility.

Phase 5

As Sophie's Alzheimer's disease progressed, she needed more nursing care than was available at the assisted living facility. Sophie's doctor recommended a skilled nursing facility for her continued care. At the nursing facility, she received nursing care, help with activities of daily living, and recreational therapy. This facility, too, required a rent payment. Sophie was transferred to the skilled nursing facility from her previous assisted living facility. After the first year, all of Sophie's financial resources were exhausted.