

When I was thinking about disparities in healthcare, the list of information I thought of was related to the decision by Tennessee Governor Phil Bredesen to cut benefits of 67,000 Tennessee citizens who were on TennCare; of this number, there were 38,000 elderly people cut from the program that relied on TennCare for their prescription drugs. Everyone was given 30 days' notice before they were removed from the program.

A case example of the affect of the cuts is a 52-year-old woman who has kidney cancer and Crohn's disease and who was on TennCare because no insurance company would cover her; her husband can't get insurance because of a heart condition. She and her husband are among the 67,000 who were cut from the program

(www.tennessean.com).

BlueCross BlueShield of Tennessee devised a healthcare plan effective 8/1/05 to guarantee the people cut from TennCare and other uninsurable people coverage; the plan is called SimplyBlue Guaranteed Issue. Under this plan the costs involved are according to deductible chosen (anywhere from \$3,000 to \$7,000) and if the person is a tobacco consumer. For a deductible of \$3,000/80% coinsurance under the family plan for the age bracket of 50-54, the case wife and husband would pay a total of \$856.43 if they are non-smokers and \$1,284.64 if they are smokers. For a deductible of \$7,000/80% coinsurance, the total premium for non-smokers is \$567.48 while the premium for smokers is \$851.22 (www.bebst.com). These quotes do not include the costs of prescription drugs which can run an additional \$750 to \$1,500 monthly a person. These figures are also based on 8/05

quotes and would be a lower estimate for the cost of healthcare insurance under the same plan today.

The number of uninsured in the state of Tennessee is growing, and the ones who are suffering the most are the most vulnerable of our population: the elderly, disabled, and children. TennCare is not working for all; therefore, it is an unequal healthcare plan.