This isn’t an interview: Me to me.

February 14, 2017 By Rick Nash

Since it’s been a while, let me reintroduce myself. I wasn’t doing too hot for a lil while, but I’ve got a new liver and I’m back. My name is Rick Nash, and just a few days ago I turned 31.

This birthday is special to me.

Because it is one I didn’t expect to necessarily have.

When I was in summer of my seventh grade year, I was diagnosed with Hepatitis C (HCV). One of the key elements I took from that doctor’s appointment was that I would need a transplant around 30, or die. And given the knowledge he had and the virility of my, to be later understood as, variant strain, a transplant would only extend my life a short period of time.

It was a prediction that I have fought against my entire life. Two months ago, I received a liver transplant. And presently I am on treatment (Zepatier+Sovaldi+Ribavirin) for HCV, my viral load fell from 100 million to 33,000 at present following four days of treatment.

So this isn’t an interview, it’s just a format to help isolate certain issues, but what are we talking about?

Presently we are in dire straits politically, and many don’t understand just what the stakes are.

So we’re essentially talking about how the ACA/Obamacare saved my life.

You’ve had a preexisting condition your entire life, one that insurance companies actively prefer to deny treatment for, how has that impacted your life?

I’ve been aware of healthcare and health insurance since high school. I learned how to understand benefits from my mom, who has worked in HR for as long as I’ve been alive. My senior year in college I began looking for a job that would give me the benefits I needed. I focused more on benefits packages than compensation, because of the high costs I would pay otherwise.

My first failed treatment in 2008 showed me the price to lose insurance. That treatment/care would have cost me over $60,000 even having failed and stopped halfway through. I graduated in 2008, and like many others at the start of the recession, finding any decent paying job was a challenge.

When I graduated I realized that I would need to stay in school full-time until I could get a job to so as to not lose health insurance. So I enrolled in classes and worked 25-39 hours per week. When I found an available promotion, I seized it. I took a chance and began a second treatment, and while I was working 39 hours a week and making a living wage, in order to have benefits, I still went to school full-time.

I was lucky in that four months before I turned 25 (my parents' insurance had a policy that allows students under 25 to be on their parents' plan) I managed to find a job with benefits.

That next year in 2011, I planned on starting treatment. With a solid job I could try the one that would eventually cure my mom. But a week before an esophageal bleeding episode would send me into the hospital, I was pink slipped. To make this more confusing, it would be recalled, and sent again twice.

After receiving my MELD Score of 14, I began to look for a new job. Thankfully my friends knew of an opening and I started later that year.

There was one problem. The company used a temp service to hire its own employees allowing them to bypass benefits. Using a temp agency like this is common, and lives in a legal gray zone. The temp agency can't exclusively cater to one company and/or be owned by the company.

Thankfully the ACA stepped in twofold: it extended my coverage until 26, and my pre-existing condition was no longer a coverage concern.

That being said, the ACA was new and still very shaky, and insurance companies can retroactively deny coverage.

So I prepared myself for a potential situation wherein the ACA is repealed and my insurance retroactively kicks me off of it, using my preexisting condition as a reason.

What this meant for me is that I would need to use COBRA to extend coverage until I would start my new insurance in April. So for two months I would see nine hundred dollars a month fade away into nothing to insure my insurance would still carry me.

What would have happened without the ACA?

Without the ACA I would presently still be in debt from a six month coverage gap. Because as I would begin my new job, my left femur was injured in a car accident. While her insurance covered the losses, it was reimbursed months after the collision. I would not have been able to cover my medical bills, or any other incidentals. My HCV treatment and care without insurance was over $100,000 and the medical care otherwise meant I hit max out of pocket on a yearly basis.

Meaning I would have no choice but accumulate unpayable amounts of debt with the hope that bankruptcy could possibly save me. Thus limit my housing options, my ability to cover future medical costs, and any potential use of my economics degree. Essentially a recipe for

homelessness, which due to my dying liver would mean death.

Thankfully, the ACA does exist, so that didn’t happen……

This is the first half of the post, to read the whole of it: http://canythingbutaverage.blogspot.com/
Or if you’d like to give a listen: https://youtu.be/6ythMEG9TqY

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