

The seniors getting hurt by Obamacare



Obamacare has a new message to seniors: Take two aspirins and find yourself a new doctor in the morning.

Just ask 84-year-old Dorothy Gaillard, a retired book binder and a patient of my father, an Upper East Side primary care physician, for more than two decades.

Gaillard could easily find a doctor near her Queens home, but she dutifully makes a 45-minute schlep to my father's office for uniquely personal care. He takes her blood pressure himself and even schedules her next appointment, tasks that most doctors shunt off to assistants.

Last Saturday, Gaillard called my father, aghast about a letter she had just received from the Medicare Advantage program of UnitedHealthcare.

Gaillard, one of close to 900,000 aged New Yorkers covered by Medicare Advantage, was informed that my father's contract was being terminated effective Jan. 1; she would need to find another doctor.

"I couldn't believe it," she recalled. "Something ain't right."

That something is Obamacare. Due to reductions in funding under the law, the Medicare Advantage programs, in which Medicare provides money for private insurers to cover seniors, have quietly started to cancel the contracts of providers to save money.

Although there was much attention last week to the fact that many health insurance plans purchased on the individual market will be cancelled under Obamacare, the havoc it is wrecking on Medicare Advantage patients and their providers has been barely noticed.

Yet this is exactly what critics of the program have warned, even as its slavish defenders vehemently denied any coming ill effects.

Sen. Marco Rubio (R-Fla.) was pooh-poohed after he said this August that "the chances are that soon [seniors] will open up the mail to the bad news that your Medicare Advantage . . . has been changed in a negative way for you because of Obamacare."

In order to fund other aspects of the program, Obamacare cuts \$717 billion from Medicare over 10 years; \$154 billion of that will come from Medicare Advantage.

Citi analyst Carl McDonald warned his clients earlier this year that government payments to Medicare Advantage programs would decrease by 7% or 8% in 2014, proving "enormously disruptive to Medicare Advantage, likely forcing a number of smaller plans out of the business and creating disarray for many seniors."

McDonald could not be reached for comment, but his warning has come to fruition.

According to New York State Medical Society president Sam Unterricht, UnitedHealthcare is canceling the contracts of 2,100 Medicare Advantage doctors, with nearly 8,000 patients, in the New York metropolitan area.

Brooklyn internist Mitchell Lipton, who has 60 UnitedHealthcare Medical Advantage patients, received a cancellation notice from UnitedHealthcare two weeks ago.

"My reaction was: I hate Obamacare."

Unterricht, a Brooklyn ophthalmologist, says Empire Blue and Emblem Health are also cutting Medicare Advantage physicians loose, but he does not yet know how many. He wants a congressional investigation.

Nationwide, UnitedHealthcare is canceling 10-15% of its contracts with Medicare Advantage providers.

Back to my father, Herbert Gahr. He voted twice for Barack Obama, and now feels the President has betrayed him. He thought the government health-care program would bring him more patients, not snatch away those already under his care.

The classic adage about good health is "an apple a day keeps the doctor away."

Elderly New Yorkers beware: The federal Leviathan that is Obamacare is devouring apples; it could soon make your favorite doctor stay away for good.

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