

Ask the Welfare Fund – November 2010

QUESTION: I am a retired special education supervisor. My husband suffers from dementia or the beginning of Alzheimer disease. He fell and broke his hip necessitating surgery and hospitalization. After surgery I could not leave him alone in the hospital because he required constant attention. He tries to get out of bed, he spills things on himself etc. Can I be reimbursed for the services of a home health aide even though he isn't home?

ANSWER: The purpose of our home health aide benefit is to help you cope with situations you have described. As far as we are concerned, home care is where the patient is. If you need medically justified assistance, and it is obvious your husband does, we will provide the coverage if he is home, in the hospital, in a rehab center or nursing home. The key is, is the service necessary? And is it being provided by a trained professional? Remember also that if he is to be moved to a rehab center, the Fund will also reimburse the ambulance or ambulance costs since your Medicare or health plan does not.

QUESTION: I am a 38 year old assistant principal with a husband and three young children. I was just diagnosed with breast cancer. My husband is self-employed and we have no other health coverage but mine. I am obviously concerned not only with my health but the financial effect on my family. I am also concerned about what will happen if I need sick time and will be unable to work for several months.

ANSWER: First, you must think positive. Your concern should be directed to getting the best treatment possible not the financial issue. You have great coverage. Your hospital bill will be fully paid by Blue Cross except for a \$300 deductible. Your surgeon and other medical practitioners will be covered by your GHI plan and if any of your medical providers are not participating in your GHI plan, the CSA Welfare Fund (our office) will begin to protect you from expenses greater than \$1,500. Just keep copies of your bills and their corresponding explanation of benefits paid by either Blue Cross or GHI and send them to us. Should your unreimbursed medical expenses, including your hospital deductible start adding up beyond \$1,500, the Fund will reimburse such costs at 80% until we have given you \$1,000. Thereafter, we will cover additional expenses at 100% to an annual maximum of \$50,000. So far as your leave time, talk to Bob Reich in the CSA Union office at (718) 852-3000. He will assist you in obtaining your contractual rights to sick time and/or sabbatical leave with pay and ongoing coverage. Please concentrate on getting well and know that we care and stand ready to assist you anyway we can. Call or email me anytime if you have a problem you think we can help you with.