



Edith and Lonnie Evans -- Tucson, AZ

Written by Adam Sege

When Lonnie Evans was diagnosed with cancer in 2007, all he and his wife Edith wanted to focus on was fighting the disease.

The first stages of treatment, chemotherapy and radiation, went better than expected for Lonnie, who was 62.

"Then he had the operation," Edith says. "And everything that could go wrong went wrong."

Lonnie spent three weeks in the intensive care unit. By then, Lonnie had been out of work for more than three months and the couple's limited savings had been depleted. Suddenly, in addition to supporting Lonnie as he battled the cancer, Edith needed to make sure they had enough money to get by.

Edith's modest pension wasn't nearly enough, and the extra money she made from babysitting couldn't make up for Lonnie's lost income. At the Arizona Department of Economic Security (DES) in Tucson, Edith applied for food stamps for her family and public health insurance for Lonnie. The couple also filed an application for Social Security disability benefits for Lonnie.

Their applications were denied. Edith and Lonnie had no idea why.

Just when it looked like they were running out of options, Laura Neely, the social worker at their family medicine doctor's office, referred them to the Tucson Family Advocacy Program (TFAP). TFAP attorneys Anne Ryan and Suzanne Teeple helped Lonnie appeal and obtain Social Security disability benefits and step by step, they showed Edith how to become her own advocate.

MEDICAL INSURANCE AND FOOD STAMPS

The state DES denied the family's application for food stamps and Lonnie's application for health insurance coverage based on an error in the calculation of the couple's income. Edith was surprised to hear from attorneys at TFAP that they could appeal the DES denials and that she also qualified for health insurance coverage. With the attorneys' help, Edith submitted documents verifying the family's actual income, and DES reconsidered their applications. Within weeks, Edith and Lonnie had health insurance under Arizona's version of the Medicaid program and started receiving over \$100 a month for groceries.

Six months later, Edith and Lonnie received another notice that their medical coverage and food stamps were being terminated because of their income. TFAP advised Edith to appeal. This time, with TFAP's encouragement, Edith gathered all the documents and made all the necessary calls to DES herself. The error concerning Edith's pension benefits was corrected and there was no gap in their food stamps or medical insurance coverage.

POWERS OF ATTORNEY

While Lonnie was in intensive care, he and his wife faced important decisions about the course of his treatment. Anne helped Lonnie understand and complete advance directives including a medical power of attorney, giving Edith the authority to speak for Lonnie if he became unable to do so himself.

Edith and Lonnie also told Anne about problems they were having getting necessary papers from the bank and picking up prescription medicines. Several times when Edith went to a local pharmacy to pick up Lonnie's medications, she was told that Lonnie had to pick up the prescriptions himself. Edith explained each time that Lonnie was too sick to pick them up, but the pharmacy refused to let her pick up the medications. Anne talked to Dina Afek, a pro bono attorney for TFAP, who agreed to prepare a general power of attorney for Lonnie. With this document, Edith was then able to pick up Lonnie's prescriptions and take care of necessary financial matters for him while Lonnie recuperated.

SOCIAL SECURITY DISABILITY BENEFITS

While Lonnie was still in the intensive care unit after his cancer surgery, the couple received a letter from Social Security denying his claim for disability benefits. TFAP helped Lonnie appeal this denial, with Anne working closely with Lonnie's physicians to identify and gather the medical evidence supporting his disability for submission in his appeal. After review of this new evidence, the Social Security Administration reversed its decision and awarded Lonnie disability benefits.

"I would have given up"

"If it wasn't for the program, there would have been a couple times where I would have given up," Edith says. "But with the help of the program I learned a lot. I learned to be my own advocate and to know what I can do and how to go about it."

Anne helped Edith understand her rights as a citizen, from applying for public benefits to appealing government decisions. She helped her make sense of a complex bureaucracy, and as a result, Edith says she now feels comfortable dealing with any government office. "Anne showed me that it's not that hard to stand there on your own and say: 'Wait a minute, this is not right,'" Edith says. "The program taught me to be standing on my own two feet."

Issue: Health Insurance

Population Served: Family Medicine
Site: Tucson Family Advocacy Program



