

**Part 16:**  
**Ill and disabled in 'financial ruins'**

Even workers who still have health insurance--which the struggle of organized, working people historically battled to win--are denied Lyme/+ treatment past the guidelines set by the Infectious Diseases of America and backed by the Centers for Disease Control.

Working-class people--those who have no other way to live except to sell their own ability to labor--who remain ill with Lyme/+ after a short bout of antibiotics are left on their own to care for themselves; without diagnoses, treatment, disability coverage, or eligibility for pharmaceuticals or care.

When insurance companies refuse to pay beyond the short antibiotic treatment: "This is an especially severe hardship for people with chronic Lyme, since many cannot work. Getting turned down by the insurer often means financial ruin." (guardian.co.uk, Aug. 13, 2007)

The proof of actual illness for further diagnostic work becomes the burden of the person who is ill and disabled, an almost insurmountable barrier to hurdle while insurance companies routinely deny approval for consultations, testing and medications.

Those who are seriously ill and can no longer work can't get any financial or medical assistance without a federally approved diagnosis. The epidemic holds lives hostage for cash ransom. Some who are so sick they can't work have to exhaust savings or be supported by families—chosen and blood--their friends and other loved ones who help pay out of pocket for testing, diagnosis, and ongoing life expenses.

Therefore, much of the financial burden of the cost of the epidemic is born by individuals suffering with Lyme and its co-infections, treatments, and medications.

The Guardian summed up: "As the legal and medical board battles rage on, patients continue to suffer, emotionally, physically and financially."

One patient noted that "[E]ven with medical assistance, her parents have paid out 'thousands and thousands' of dollars in medical costs." She estimated that her family had paid more than \$50,000 out of pocket for Lyme treatment. "She's thankful her daughters were diagnosed and cured quickly, but the bills continue to pile up for her and her husband." (voicesweb.org)

What about those who are seriously ill and disabled by Lyme and its co-infections, who have no health insurance, can't afford doctors, tests and treatment, those fired because they were too sick to work, those impoverished, or homeless?

As their health worsens and their resources and support dwindles, the ill and disabled face warehousing in psychiatric institutions or jails--a sentence of agony as the infectious disease load builds in their bodies, untreated.

*Ill and disabled stripped of credibility*