

Patrick Gannon Jr. was 42 when he suffered two strokes and a cardiac arrest in San Jose, CA, where he worked for a high-tech company. In the hospital, he was in a coma for weeks. His parents, recently retired to a new home near Phoenix, stayed in San Jose the whole time, nearly round the clock in the hospital.

Patrick's doctors wanted to get him into a high-level rehab facility as soon as he was stable enough, because it's crucial to recovery from a severe brain injury. Patrick's Blue Shield HMO delayed and delayed, pushing for him to go to a custodial nursing home, says his father, Patrick Gannon Sr. They resisted and delayed approval for the ambulance and nurse needed to get him to the major rehab center in Rancho Los Amigos, a nine-hour drive away--even though his doctors wrote letters all but begging for a rehab transfer, saying "the time to act is now."

Patrick's parents and the doctors finally got him to Rancho Los Amigos more than three months later. The doctors there said, "We need to receive them in the first few months" for the therapy to be effective.

Blue Shield's long delays of rehabilitation services have effectively denied him his best chance to recover, leaving him with an active mind but struggling to make his body respond. He has deteriorated visibly during lapses in therapy.

"My son spent all of his adult life working, paying into insurance that he didn't use," said Patrick Sr. "When he needed to use it, and was going to cost the insurance company real money, they just abandoned him."

The long and continuing battle with the insurer also contributed to the parents' loss of their home to foreclosure.

Patrick Jr. did make some progress during 2 1/2 months in Rancho Los Amigos, even as Blue Shield kept trying to push him out of rehab. He recovered some ability to speak and could sit up in bed unaided by the time he left. He was standing with the help of a therapist and starting to push himself in a wheelchair. He could pick up coins and hold a hand of cards during therapy.

Now Patrick Jr. lives with his parents in a rented home in Palm Springs, where the parents care for him around the clock. They also care for Patrick Jr.'s 8-month-old daughter, born a month after his strokes. "He is getting to know her and remember that she is his baby," says Patrick Sr.

Patrick's therapists at Rancho Los Amigos had prescribed three days a week of intensive therapy at a facility near Palm Springs, but the HMO again delayed permission as Patrick's condition regressed. Even his doctor "is surprised by his deterioration," said Patrick Sr.

The Blue Shield HMO has also endlessly delayed and “assessed” approval of the new bed that Patrick needs, and a proper lift to enable the parents to get him out of bed and into a wheelchair or their car.

“The health insurance companies know that nine out of 10 people will just give up and go away,” says Patrick Sr. “The doctors are hostages to the insurance companies, too, and can’t go beyond a certain point to help you. The insurance companies can make us jump through endless hoops and we have no way to hold them to account.

“All this discussion in the health reform debate about ‘socialism’ and ‘frivolous lawsuits’ makes me ill. Most of us would just love to have health care without these insurance parasites.”