



Legalized manslaughter for profit?' **Grieving dad demands change**

— TRANSCRIPT —

Dispatcher: 911, what's your emergency?

Caller: America's healthcare system is broken and people are dying! (ambulance siren)

Welcome to **Code WACK!**, where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host, **Brenda Gazzar**. This time on Code WACK! COVID-19 cases are up again this winter, but government programs designed to help Americans get and stay healthy are winding down.

The Families First Coronavirus Response Act, for example, has prevented millions of people from losing Medicaid coverage due to eligibility changes during the pandemic. But unless renewed, those federal protections are due to expire in 2023.

Some will still qualify for Medicaid but will have to re-enroll. Others might qualify for different programs, but will have to apply. Either way they'll face administrative hassles, changes in coverage and potential differences in co-pays, co-insurance and premiums. In other words, this is a surefire recipe for people falling through the cracks.

Many states are developing plans to manage this massive and impending disruption to care. That's because when it comes to health insurance, any misunderstanding can lead to a healthcare disaster.

We thought this was a perfect time to revisit the case of Danny Desnoyers (De-noy-er), a 29-year-old man with Medicaid whose eligibility changed when he got a new job. A change that may have cost him his life.

(5-second stinger)

Scott Desnoyers of upstate New York says his son Danny was the comedian of their family.

Desnoyers: He was the one who was joking around so much, it was annoying...People don't realize how much the joker of the family plays such an important role. You know, it's hard to have a birthday party now when there's nobody to roughhouse with all the little ones, you know? When they are just sitting around doing nothing, that's what you think about. It's like Uncle Danny would have gotten them going, you know?

But Danny is no longer with them. On April 9, 2019, the young father of two took his own life after he was discontinued from his health insurance and stopped taking his medicine for mood disorders. That happened after he missed a \$20 insurance premium that he didn't realize he owed, his father said.

Desnoyers: It was around mid-February of 2019 that Danny had moved in with me. He was having a couple of problems, domestic issues, with his girlfriend, who was also the mother of his child. When he came in, he had just refilled his medication, which was Risperidone, an atypical antipsychotic which has a known suicidal risk for withdrawals. So after the first month, he comes home one day, and he said, "Pops, I went to get my medicine refilled today, and I found out my insurance had been cancelled." I said "okay, Danny, not a big deal." Now, the medication he was on was for mild psychosis. He didn't have suicidal thoughts. He had anger issues and the medication was working. His

words to me in this kitchen that day were ‘Pops, *I know I need this medicine!*’ I mean, how much more clear can you get?

So I told him “Danny, okay, not a big deal. How much is it?” He tells me it’s \$250. That’s a big deal because we don’t have \$250 lying around. So (I said) “Okay, Danny, I said in two weeks you have your therapist appointment and I’m sure she can help you out. In the meantime, you should call Fidelis Care first thing Monday morning and find out what happened.

Danny called Fidelis Care in early April of that year and was told he missed a \$20 payment, his father said. He pulled out his credit card and paid it, saying he didn’t realize he owed the premium. Apparently, his income bracket had recently changed, which changed his health insurance plan from regular Medicaid to Managed Medicaid. He was told his plan would be reinstated in the next billing cycle, which was May 1.

But Danny, who was involved in a child custody battle and had grown increasingly despondent, never lived to see that day. About a week later, his father, Scott, was sitting at the kitchen table with his wife, Anna, and granddaughter at their home. That’s when Scott saw a startling message his son had just posted on Facebook.

Desnoyers: The Facebook post comes with the image of the cab of his truck overlooking the water and I live five minutes from Saratoga Lake. I didn't know where he was posting from so I had already assumed that this was Saratoga Lake because that's where we live.

So his message reads: “I just want everyone to know that I love them. I'm saying goodbye. This world wasn't meant for me. Maybe the next life will be better. I superglued my seatbelt. I double checked that I don’t have the strength to open it. And I choose death by drowning because I can't get above this pain. I'm sorry for hurting those who care. This is selfish I’m sure but I've been staring at the water for hours and I made my decision. Daniel and Hazel, I'm so fucking sorry.”

I saw the picture of the water and I thought he was at the (Saratoga) lake. I screamed to Anna, “I've got to go! I've got to get down there and try to save him.” I have a heart condition. It was April 9. The water was probably about 40 degrees. If

I had jumped in that water, I couldn't have saved him. What was I thinking? I raced around that lake at like 65 miles per hour, looking for muddy stirred up water. The worst part, at one point, I had to realize I couldn't save him. I'd failed, and I had to turn around and drive home and let my wife know that he's gone.

But Danny had gone to another place, the Mohawk River, where he often practiced twirling his bo staff when he was angry. Scott blames Danny's insurance company for his son's tragic death.

Desnoyers: What this company did is nothing short of legalized manslaughter for profits. The medication that they took from him, they knew had a known suicidal risk. They knew they were putting him at risk of doing this and they did it over \$20 to somebody on Managed Medicaid.

Fidelis Care said in a statement to MTV News that they offer various payment options and reminders for their members. But health insurance coverage in the U.S. can change based on any number of reasons, including job changes, income changes, a move to a different area, and so on. As a result, members can experience unexpected changes in premiums, coverages and out-of-pocket expenses.

Desnoyers: Fidelis claims that they sent him letters notifying him that his plan had changed from straight Medicaid to Managed Medicaid because he acquired a job and that increased his income so it changed his bracket but the letters were going to his previous address. And with the legal issues, there was an order of protection, so he couldn't contact her. She couldn't send him his mail and, you know, this is nothing that's uncommon, especially for poor people. You know, I mean, it's hard, hard lives. It's the way we live. It's the way it is.

When Scott sent out an angry tweet about his son's story two days after his death, the tweet went viral.

Desnoyers: I only had like 35 followers. Within two weeks, it had been retweeted 37,000 times. I had reached Bernie's campaign and Warren Gunnels. (U.S. Rep.) Ro

Khanna. Ro Khanna, G-d bless him, addressed the House of Representatives two weeks after we lost Danny telling them what happened.

But the insurance company, Fidelis Care, after seeing the tweet go viral -- I think it had like 9,000 tweets -- they responded on the viral thread. Their message to me was "Good Morning Scott." At first I thought they had apologized but apparently that wasn't in the cards for them. They said they'd be happy if I could direct message them my private information. They'd be happy to give me a call. So I kind of responded with "I don't want to talk to you. I don't ever want to talk to you. You killed my son."

Soon, Scott began hearing stories of so many others who have suffered under our current healthcare system.

Desnoyers: I can tell you about Alan, a young man -- I believe he was in his early 20s -- who died because he's rationing insulin. The insulin is available to him, but he can't afford it. And now because of that vial that's \$250 in America, but \$20 in Canada for the same exact vial, the same exact manufacturer, that boy is dead now.

Scott said he also heard from a woman who had an autoimmune disease that her baby, Abby, was also born with. While the mother had health insurance coverage for her own condition, her baby did not. This was right before the Affordable Care Act, when her baby's condition was considered a pre-existing one. Abby ended up dying at the age of 2, Scott said. Her mother felt so guilty that she received treatment for the disease, while her baby didn't, that she turned to heroin to cope.

Desnoyers: Poor people are often faced with a bad decision and a worse one. When we make the bad decision, and not the worse one, everyone sees we made a bad decision. Nobody sees the worse ones we didn't.

Scott has worked with his local assemblyman to try to get a law passed to cover patients right after they pay to reinstate their health insurance.

He also shared his story during a public hearing for the New York Health Act, which would create a single-payer, Medicare for All system for all New Yorkers.

The comprehensive coverage would include care for primary and specialists, preventive, hospital, mental health, dental, vision and prescription drugs.

Desnoyers: It would cover every single medical(y) necessary treatment you would need, every person in NY would receive care at the point of service free as long as they're a New York resident.

Scott believes that Danny would be alive today if the state or the county had a single payer healthcare system in place at the time.

Desnoyers: Our system says that you can get treatment and health care is a right as long as you can afford to pay for it. With Medicare for All, Bernie's bill... they put a \$200 cap on prescription costs. Danny was able to pay his \$20. Now in Canada, the medication is \$35 for the same exact prescription, 90 miles north of my house, but you don't drive 90 miles to pick up a bottle of pills, you know?

With Medicare for All, it would also, just like Canada be able to allow America to negotiate with these pharmaceutical companies and we'd have similar prices with our medications as well, on top of the \$200 cap for the pharmaceuticals, so after Danny paid his first \$200 he would have been able to continue to receive his medication without having to worry about whether he had the money or not.

Scott was thrown for a loop when then U.S. presidential candidate Kamala Harris retweeted his son's story, and then offered up a proposal that was far more modest than Medicare for All.

Desnoyers: Her plan was for corporate insurers to sell Medicare to all. In short, I'm saying that a corporate insurer killed my son by denying his medication. She's saying they should profit by selling Medicare to everybody.

Her plan also had like a 10-year fade out of corporate insurance, as if the ACA wasn't decimated in a couple of months under GOP rule.

Oh and her plan, I might also add, was to sell Medicare as is. Bernie's bill (SB) 1129 and Rep. Jayapal's bill in the House, which is H.R. 1384, both expand Medicare to

cover the loopholes so that we don't have an 80 percent coverage versus 100 percent coverage. It also gets rid of the copays, and the out of networks and all these other expenses that escalate our health care. Hers does not. It leaves Medicare as is, which means you'd also have to buy the Medicare Advantage programs, which Medicare Advantage programs are the biggest people that deny claims over and over again. They are the worst. So her plan was to reward, not remove my son's murderers.

Scott noted that Centene, which acquired Fidelis Care in 2017 and is the biggest U.S. provider of Managed Medicaid and Affordable Care Act plans, has done well financially during the pandemic. Revenues were up 53 percent in the third quarter to 29 billion.

Meanwhile, Scott's doing his best to cope despite the recent setbacks.

Desnoyers: I'm not living my life. I'm living my son's death to save somebody else's son. I promised Danny I'll never quit. I didn't think we stood a prayer during this election. I knew if Bernie won the primary, I knew it would still be a long fight. I know I've got a long fight to go, I don't know if we'll ever see our victory. That's what I have to look forward to. It's not a fun life.

But he knows there's a million other reasons to keep fighting.

Desnoyers: I have more kids. All those stories that I've read of other parents. Every time I think I want to quit and I want to give up, somebody comes on my Twitter feed and tells me some horrible story, something they didn't deserve. That's what keeps me going.

(5-second stinger)

Danny's story reveals how the fragmentation and complexity of our health insurance system can destroy lives.

Single payer, Medicare for All would guarantee everyone health insurance through all life's changes.

With his son's memory always in his heart, Scott continues to fight for single payer/Medicare for All in New York and in America.

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