

Chapter 3

America has to have one of the worst healthcare systems in the world. The amount of circles I had to travel in order to get my mom financially stable was utterly embarrassing. The amount of times I was placed on hold over the phone was not only frustrating but painful. We were drowning financially for over 6 months trying to get her approved for SSI. SSI stands for Supplemental Security Income. It's a federal income supplement program geared towards helping disabled people who don't have any money or very little funds.

Every single dollar that I made from my businesses and side hustles went towards sustaining her health and finances. My dad and I were exhausting everything we had. It took over 6 months for her to receive her first check. In these 6+ months, each month I had to get payment extensions on all of her bills. The mortgage got behind for 3 months, food stamps took awhile to get approved, all on top of things in the house breaking down. Everything was crashing at the same time with no direct sign of improvement. We were constantly playing catch up with life and everytime we got closer to solutions, the gap would increase further and further away. It's like we were on a chase for our sanity. There was absolutely no stability.

The amount of pressure I felt was starting to become overbearing. My nerves increased when we started to get foreclosure notices on the house. I would call the mortgage company everytime those dreadful letters would come in the mail. I begged and pleaded with them saying that the money is coming. I would constantly tell them that my mom has Alzheimers and we are waiting for her SSI approval/funds to come.

Every single day I would check the mail and have my phone on me at all times anticipating a final approval from SSI. Everytime I called them to check on her status, I would get the same bullshit run around about how it takes months for an approval. I would firmly tell them that we were drowning and desperately needed the help. Each time it would be a monotone robotic generic response that didn't feel genuine at all. I felt like we were just another statistic in their system. How the hell does it take this long for an approval when the doctor's gave a specific diagnosis? Hell, even the government's doctors came with the same conclusion. During the verification process you have to set up an appointment with select doctors and psychologists to confirm the diagnosis. After going to the therapist that they referred us to and doing different memory related tasks, it was obvious that my mom was ill. Yet that didn't speed up the process.

My mom was an excellent samaritan who did everything by the book. She had a nursing job since she was 19 years old, always paid her taxes, always looked out for others, never broke the law etc. Yet when she was desperately in need everything stalled. There was no rush to the rescue.

Till this day I don't understand how a country like America doesn't have a smoother healthcare system. Alzheimers is a disease that takes a very rapid life of its own. On top of struggling with finances, I was struggling to get her proper medication and medical help. My mom had health

insurance through her jobs. When she quit her long time nursing job, then got fired from her school nursing job, her insurance was dropped. This meant that we would have to come out of pocket for all of her doctor's appointments and medicine. These were expenses that we could not afford. We were already overwhelmed with every other expense.

Another flaw in the American healthcare system is the open enrollment period. My mom could not enroll in insurance at the time because it was past the cutoff period for open enrollment. Even if she could enroll we couldn't afford it. We were still waiting for her SSI funds so not only was she not receiving any money, but she wasn't receiving any medical help. I was dealing with a million different priorities and high stress situations all day everyday. I still had my own life to worry about. I still had my own bills and expenses. I still had my businesses to maintain. The world saw my businesses growing each and every day but had no clue the struggle behind the scenes.

I was living in a very confusing time. I was searching for a balance that came in ways unexpected. Business wise I was rising while I was declining personally. I could never truly enjoy my personal growth because behind closed doors I was struggling in pain every single day. I maxed out all of my credit cards helping my mom. I couldn't touch my profits in my businesses because it had to go directly to late fees and payments for my mom's expenses. On my end, I had car payments, rent payments, business expenses just to name a few. God was truly testing my faith. We were living in hell...