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## INSURANCE DENIES MAN WHO NEEDS LIVER TRANSPLANT DUE TO COVID-19

The Community is Rallying to Help Russell Lee Lutz Afford the Gift of Life

**ORVILLE, Ohio**—On November 9, 2020, Russell Lee Lutz was trampled by a 1600-pound bull while working in a slaughterhouse. Russell sustained a shoulder injury that kept him out of work. As he planned to return to work in January, COVID-19 struck, leaving Russell with lifethreatening liver failure. He will need a liver transplant to survive—and his community is coming forward to offer financial help and hope at a time of overwhelming need.

51-year-old Russell was forced to stop working when a shoulder injury left him with a critical need for surgery and physical therapy in November. By January 2022, Russell was ready to rejoin the workforce. That's when he and his wife, Robin, were diagnosed with COVID-19. While Robin recovered as expected, Russell experienced a rare complication: COVID-19 activated a dormant gene in his body for auto-immune hepatitis. As a result, Russell is now on the waiting list for a life-saving liver transplant.

Russell and Robin have strong local ties: Russell has worked at the same local slaughterhouse for 23 years, and Robin has lived in the area all her life: she went to school with the Orville Chief of Police and her cousin is the mayor of Orville. Robin works as a nurse in long-term care for elderly adults—she has worked in health care for 38 years. They have four adult children.

In addition to the medical hurdles Russell is facing, he and Robin are experiencing an overwhelming financial burden. Because his liver failure is considered a pre-existing condition, Russell cannot qualify for health insurance alone or through Robin's employment, leaving their family with a massive out-of-pocket bill for a liver transplant.

The out-of-pocket cost of a liver transplant is over \$878,000 on average. Russell is on the waiting list for disability and Medicaid, and he is unable to work due to ongoing breathing issues and the weekly procedures he must undergo to remain healthy enough for a transplant.

To help lift the burden and bring the gift of life within reach, family and friends have started a fundraising campaign with the national nonprofit Help Hope Live at:

https://helphopelive.org/campaign/20161/



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The bills are already piling up: "I have one bill from the hospital for \$21,000. Another for over \$7,000, and one for \$4,000," explained Robin. "Which one of my \$1,500 paychecks should I use to pay a \$21,000 bill?"

Donations in Russell's honor are tax deductible, and his need is medically verified by the nonprofit. Funds raised can only be used for verified transplant-related expenses. Because the nonprofit administers all funds raised, donations will not jeopardize Russell's eligibility for disability or Medicaid.

Help Hope Live is a national nonprofit that specializes in engaging communities in secure, tax-deductible fundraising campaigns for people who need a transplant or are affected by a catastrophic injury or illness. Since 1983, campaigns organized by Help Hope Live have raised over \$165 million to pay patient expenses.

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