

PORTRAITS OF HEALTHY FAMILIES

WHY ALL CALIFORNIA CHILDREN NEED HEALTH INSURANCE: SUCCESS STORIES FOR PARENTS, KIDS, AND THE STATE



*Health Insurance for
Every California Child*



MomsRising.org

Children's Health Insurance – a Success

The evidence is clear: access to affordable, comprehensive health insurance is the linchpin to children receiving the timely care they need so they can grow up healthy and strong. Children with health insurance also perform better in school. Conversely, children without health insurance are less likely to receive medical care and often see doctors only when preventable or treatable conditions have become serious. Fortunately, investments in children's health insurance over the past decade have lowered the number of uninsured children by a third. Two successful health insurance programs – State Children's Health Insurance Program (SCHIP) and Medicaid – have made a tremendous difference in working families' lives, providing insurance coverage for children that their families can afford to purchase.

The popular SCHIP and Medicaid programs in California —called Healthy Families and Medi-Cal—provide affordable health insurance coverage to about 4 million California children. As a result, these children are able to receive care when they need it and are better prepared to learn in school.

The gains of the last decade in children's coverage, however, could be wiped out if certain federal and state proposals are enacted. As reported recently in the *Los Angeles Times*:

Thousands of California children are in danger of losing health insurance. Increased premiums for low-income families are expected to put the program out of reach for many. A new Medi-Cal policy is also expected to cut enrollees, further weakening the healthcare system.

SACRAMENTO -- California's promising strides toward extending medical coverage to all its children, a longtime goal of Gov. Arnold Schwarzenegger and one advocates believed was in reach by decade's end, has stalled -- and thousands of kids are in danger of losing insurance. . .

The research and the statistics provide the evidence, but the real story of the importance of children's coverage is best told from California families themselves. Enclosed are just a few of the stories that speak to the success of affordable health insurance programs and the difference it can make in families' lives. Especially now, during this economic downturn when working families are struggling to pay the bills, having affordable health insurance is more important than ever.

The families in this pamphlet have agreed to share their stories in the hope that successful health insurance programs like Healthy Families and Medi-Cal are supported and that coverage continues to be there for their children and for other children who currently are without health insurance.

These stories are why the 100% Campaign – The Children's Partnership, Children Now, and Children's Defense Fund California – Moms Rising and California Children's Health Initiatives (CCHI) continue to work to ensure that all of California's children gain access to affordable, comprehensive health insurance.

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The Brown Family, Orange County

SCHIP coverage helped identify pre-cancerous condition before it was too late



Shay Brown, a single mother to Nakita, lost employer-sponsored health insurance when she was laid off in 2001. Shay's new employer, a community college, did not offer health insurance for her or her daughter. Shay understood the importance of health insurance for her daughter and quickly applied for private health insurance for Nakita. After two years of struggling to pay the costly monthly premiums, Shay simply could no longer afford private

insurance for her daughter or herself on her income.

Shay dreaded taking her newly uninsured young child to the doctor, not just because of the cost of the visit, but the added expenses for prescriptions that would ensure Nakita's health. It is the dual edge sword facing many young families – instead of their first thoughts being for the health and well-being of their child, they hesitate and are forced to assess their financial situation: will they be able to afford the care needed to keep their child healthy?

Fortunately, Shay learned about Healthy Families and enrolled Nakita as soon as the child was deemed eligible. "It was such a relief to be able to take Nakita to the doctor without worrying how much the visit was going to cost," Shay confided. "What I am most thankful for though," she went on, "Nakita's doctor found some moles on her arm that needed to be removed. He said they might be pre-cancerous. Without Healthy Families I would have never been able to pay for this procedure. Sometimes I am terrified what would have happened if the moles had not been found until it was too late."

Shay believes that providing basic coverage for all children is a "no-brainer" and says, "People should not have to be going bankrupt or avoid getting coverage for their children because they can't afford basic healthcare."

The Burns Family, Sonoma County

Letting a kid be a kid through health care coverage

Kailani Burns, a preschool teacher who sees “kids coming into my classroom who are too sick to learn” knows from experience how hard it is to be the parents of these children.

“I will never forget what it was like for my child who was two years old at the time to be uninsured. For Leilah, a stumble, a fall - like any normal two year old - would take my breath away. Swim lessons? Going to the playground? I hated myself for not letting Leilah do all of these things that normal kids do, but I would go into debt if something happened.” Kailani worked so hard to keep Leilah physically safe; little did she know that something else was wrong.

“There’s a fear – a fear that you will fail as a parent to protect your child... No one should have to go through that.”

-- Kailani Burns

Without health insurance, well-child visits are missed. These very important milestone check-ups help diagnose problems that only health care professionals notice. Because there was no “medical home,” where a pediatrician who knew this family could provide continuity of care, the diagnosis of Leilah’s hearing problems were delayed.

When Kailani was told of Leilah’s hearing loss, she talked about what felt at that moment, “There’s a fear – a fear that you will fail as a parent to protect your child. I couldn’t sleep at night trying to figure out how to keep my child healthy. No one should have to go through that.”

Sitting down to complete Leilah’s Healthy Families application, Kailani remembers being emotionally exhausted, but also feeling as if a weight had been lifted from her chest. “It was as if Healthy Families had freed me!” Leilah now had “a whole army” of doctors ready to help her and Kailani could rely on specialists to help evaluate Leilah’s hearing loss and the condition’s effect on her learning and speech development.

Kailani understands the importance of keeping children covered with health insurance to ensuring that all children enter school ready to learn and succeed, including her own sweet child, Leilah.

The Garcia Family, Sacramento County

A short-term but vital link to coverage prior to obtaining employer-based health care

Today, Jessica and her three children – Adriana (age 13), Niko (age 5), and Xavier (age 2 1/2) – receive employer-based health coverage. However, those benefits were not always available. For a while, purchasing health insurance on her own was simply unaffordable. Thankfully, before Jessica had job-based insurance, her children were covered by Medi-Cal.

While on Medi-Cal, Jessica’s children were able to receive preventive treatment by doctors in her community. During this time, they didn’t experience any major medical issues, even though all three children have asthma. Medi-Cal covered her children’s asthma medications, which helped keep them out of the emergency room.

When Jessica took her new job, she says, “I was blessed with an employer who could see the value in keeping employees healthy, as well as their dependents.”

When asked how she feels about the program, Jessica says, “I no longer need [Medi-Cal] coverage, but I am painfully aware of how many children in California and the United States are still uninsured.”

The Hernandez Family, Orange County

Providing affordable coverage for low-income, working families

Olivia Hernandez¹ works at a non-profit hospital in Orange, California. Despite her hard work and long days, she earns less than \$20,000 a year. She says that private insurance is completely unaffordable for her family. If she were to try and purchase something on the private market, “it would really eat in to other costs,” she says, such as food, rent, and transportation. As a single mother to David (age 14) and Jose (age 11), it isn’t easy for Olivia to make ends meet.

Fortunately, David and Jose are both eligible for and enrolled in the Healthy Families Program. “Healthy Families,” she says, “has just been a wonderful program;” it offers insurance she can afford with her income. David and Jose have been covered by Healthy Families insurance since they were toddlers, and Olivia has made her payments without fail. Luckily, that means that Healthy Families is there when Olivia’s family needs it most: “Three years ago, Jose broke his left index finger playing basketball,” Olivia recalls, “and Healthy Families covered all his costs.”

Speaking to policymakers, Olivia would like to say: “Families need this program. For me, as a single mom, and especially for any family with four or five children, how can a single mother afford other premiums?”

¹ Names have been changed in this story.

The Lopez Family, San Joaquin County

Delaying care until Healthy Families came along



Sylvia Lopez knows all too well the struggle of not having health insurance for her children. Before finding coverage, Sylvia's three children – Miriam (age 12), Emmanuel (age 9), and Maria (age 4) – would lay awake at night with toothaches.

Unable to afford the cost of treatment, Sylvia would try home remedies to alleviate their dental pain, and keep her children home from school, hoping the pain would soon go away. Likewise, when her children got sick, Sylvia often could not afford to seek prompt treatment for their illnesses.

That all changed three years ago when Sylvia purchased insurance for Miriam and Emmanuel through the Healthy Families and through a local "Healthy Kids" insurance program for Maria. The Lopez children are now able to receive all their school-required immunizations in a timely manner, and they have missed fewer school days due to illnesses.

Sylvia is grateful for the affordable health insurance her children receive through Healthy Families and Healthy Kids, especially because they now have access to routine dental and medical care. Should her children get sick, Sylvia will no longer need to forego treatment for fear of not knowing where to go or how much it will cost.

The Reynolds Family, Marin County

Avoiding the heart-wrenching choice of paying rent or paying for health insurance



Anjie and Mick Reynolds' children, Dane and Aubrey, are both covered by Medi-Cal while Mick, her husband, attends dental school. They work hard to make ends meet.

“Since my husband began dental school, we have gratefully used Medi-Cal’s coverage for the basics,” Anjie says, “...physicals, vaccinations, and minor illnesses. But last March, Aubrey came down with a mysterious illness: a 104 degree fever, vomiting, and pain in her side. Two trips to the emergency room led her to treatment for a kidney infection. However, when her symptoms turned uncontrollable, doctors admitted her to the pediatric ward, fearing she might also have appendicitis. Many needles, ultrasounds, urine samples, and a CAT scan later, doctors were finally able to make a full and thorough diagnosis – and provide a treatment plan that worked.

“It’s awful to think of Aubrey with that shunt and I.V. looming large in her little arm, of how pale and exhausted after days of fever and pain and uncertainty – but what makes me most disheartened is thinking of not having Medi-Cal.

“It’s thinking of having to choose between paying rent and putting food on the table, and whether we could afford medical care. Thanks to Medi-Cal, I didn’t hesitate to seek medical attention as soon as I knew something was wrong – so Aubrey was able to get the most effective care before her condition worsened or became more expensive to treat. I am so, so grateful for that.

Shouldn’t it be that way for every child?”

The Smith Family, San Diego County²

Covering kids with pre-existing conditions when private coverage is beyond reach

Kathy Smith would have no health insurance for her two daughters, Natalie (age 12) and Layla (age 6), if it weren't for the affordable Healthy Families program.

"Healthy Families has been a life-saver..."
-- Kathy Smith

For years, Kathy has been self-employed and has had to purchase insurance on her own for her daughters and herself.

Everything was fine until three years ago, when her older daughter's school recommended she take the Attention Deficit Hyperactivity Disorder (ADHD) medication called Adderal, to help counter her learning disabilities. Not only did the medication fail to improve her daughter's disabilities, but with this medical history, Natalie also became labeled a "high-risk liability." It soon became impossible for Kathy to afford the \$700 per month bill to insure herself and her daughters through the individual insurance market. It was already hard enough trying to care for a family of three on a monthly income of \$2,500.

Luckily, Kathy learned that she could purchase affordable insurance through the Healthy Families program, even for her "high risk" daughter. Kathy said, "Healthy Families has been a life-saver for this family in Poway, California."

One year following Natalie's episode with the ADHD medications, Layla developed a severe allergic reaction to an unknown substance which caused her eye to swell and blood spots to appear. With some help from the doctor, Healthy Families covered the special steroid nasal spray prescription that her daughter needed to recover.

However, what will happen when her daughters age out of the Healthy Families program? Kathy worries that they will be labeled "high risk" for the rest of their lives.

² Names have been changed in this story.

The Stephenson Family, Solano County

Self-employed, single mom gets coverage for her kids through Healthy Families



Jennifer Stephenson knows first-hand how critical health insurance can be for families in need. For seven years, she worked with the Welfare-to-Work program for Solano County, helping families get back on their feet and connecting them with health insurance through Medi-Cal. She first learned about the low-cost Healthy Families Program by attending a seminar for county employees. She didn't know then how very important that seminar would become to her and her children in the future.

Three years ago, Jennifer was laid off from her job with the county. As a result, she lost her health insurance, and so did her two children, Caylee (age 9) and Casey (age 6).

A single mom, she needed to find a job to support her family and medical insurance to, at the very least, cover her children. Jennifer began building a career in real estate. But being self-employed, she was unable to get affordable group medical coverage for her children.

A former co-worker reminded Jennifer about the option to purchase affordable insurance for her children through Healthy Families. Jennifer filled out applications for Caylee and Casey and soon both kids were covered. She is relieved that Caylee and Casey can get the medical, dental and vision care they need.

Being a single parent isn't easy, especially in California where the cost of living is so high. That's why Jennifer is truly grateful for programs that allow her children and a million more to get the preventive care they need to stay healthy and see the doctor when they get sick or injured.

The Tapia Family, Orange County

Finding coverage for six daughters through a mix of public and private programs

Earlier this year, 18 year-old Sandra Tapia was diagnosed with a heart condition – her circulatory system was not working properly and there was insufficient blood flow to her heart. Neither Sandra nor her five siblings – Jessica (age 17), Vanessa (age 15), Marlene (age 13), Carla (age 10), or Alondra (age 4) – had health insurance.

Initially their mother, Herminia, turned to a local community clinic; however, Sandra’s condition necessitated follow-up care by a specialist. The cost of treatment proved to be too much for the family to handle on its own. Herminia grew increasingly worried that Sandra’s condition would worsen and was told by health providers that, if left untreated, it could affect other systems in her body.



Thankfully, through her daughter’s school, Herminia was introduced to a local Children’s Health Initiative in Orange County, which helps families enroll in the Medi-Cal, Healthy Families or local Healthy Kids insurance programs. She purchased health insurance for all six daughters through either Healthy Families or the local Healthy Kids insurance program.

Herminia is grateful that these health insurance programs exist to provide health coverage that parents like her can afford to purchase. As a result of her daughters’ health care benefits, Herminia is now able to take Sandra for the vital care she needs, and take her other daughters for routine check-ups with their doctor and dentist. In addition, Herminia takes great comfort in knowing that, should another emergency occur, her children will receive prompt medical treatment without financially overwhelming her family.

The Wu Family, San Francisco County³

Providing coverage for chronic conditions

Mei and Lan Wu are living on \$2,000 per month with their two daughters, Bao (age 5) and Ling (age 7). Mei works as a freelance seamstress and Lan works in the construction industry. Neither of their employers offers health benefits. Luckily, during Mei's first pregnancy, she was introduced to the Medi-Cal program, and the family has been covered by Medi-Cal since Ling was born.

For the Wu's, having access to their family doctor is a blessing. Ling has stayed healthy; she only has needed annual physicals, regular dental exams, and treatment for minor illnesses. On the other hand, their youngest daughter, Bao, who suffers from asthma, was also recently diagnosed with severe diabetes.

After a scary five-day emergency hospitalization, they have been able to take Bao to special diabetic treatments every week and to exams with the diabetes specialist once every three months.

Mei reports, "We are so thankful for the coverage we get with Medi-Cal!" Because of the Medi-Cal program, all of Bao's diabetes medications and testing equipment are covered, as well as asthma medications."

Mei says, "Since private health insurance has such high costs, it is completely unaffordable to our family. If it weren't for Medi-Cal, my daughters would risk living life without any sort of health coverage."

"We are so thankful for the coverage we get with Medi-Cal . . . if it weren't for Medi-Cal, my daughters would risk living life without any sort of health coverage.

-- Mei Wu

³ Names have been changed in this story.

Organizations' Descriptions and Contact Information

The 100% Campaign

The 100% Campaign is a collaborative effort of Children Now, Children's Defense Fund and The Children's Partnership, with primary support from The California Endowment. These three leading children's advocacy groups have joined in a coordinated effort since 1994 to ensure that all of California's children gain access to affordable health insurance. Not only does health insurance improve children's well-being and help them reach their potential in school, investment in comprehensive health insurance for children is cost-effective by promoting access to early, less expensive preventative care and treatment. For more information, visit www.100percentcampaign.org/ or contact: Kelly Hardy, Children Now, khardy@childrennow.org, 510-763-2444 x 126; Cliff Sarkin, Children's Defense Fund, csarkin@cdfca.org, 510-663-2984; or Kristen Golden Testa, The Children's Partnership, ktesta@childrenpartnership.org, 415-505-1332

California Children's Health Initiatives

The California Children's Health Initiatives (CCHI) is a collaboration of local Children's Health Initiatives (CHIs) in 30 counties dedicated to ensuring that all California children have access to quality health coverage. Together, the CHIs emphasize streamlined enrollment into Healthy Families, Medi-Cal and Healthy Kids insurance programs, and share a goal of creating and maintaining a sustainable health care program for all children in California. For more information, visit <http://www.cchi4kids.org/> or email Debra Ward, CCHI Project Director, at info@cchi4kids.org.

MomsRising.org

MomsRising is working to bring together millions of people who share a common concern about the need to build a more family-friendly America. Started in May of 2006, MomsRising has gained over 150,000 citizen members nationally and 25,000 in California. More than 90 national and state organizations have signed on to be aligned with MomsRising. For more information, visit www.momsrising.org or email Ashley Boyd, ashley@momsrising.org.