

# REAL PEOPLE...REAL STORIES

Stories from Direct Care Workers about Health Care Coverage

## Imagine

Health care coverage is not an academic issue or an abstract public policy debate. It's a subject that deeply affects real people in Iowa; your friends, business associates, co-workers, neighbors, and relatives.

Approximately 275,000 Iowans have no health insurance coverage. Thousands more have inadequate coverage—coverage that they pay too much for or get too little from.

*Those faces need to be seen. Those voices need to be heard. Public policy discussions need to be conducted with them in mind.*

*Imagine* if you or your spouse or children were one of these Iowans.

*Imagine* not being able to get the care that is needed when it's needed because of an inability to pay. *Imagine* not getting the routine tests that are needed to identify problems before they become severe. *Imagine* the worry that flows from an emergency hospitalization and the mountain of unpaid health care bills. *Imagine* needing to consider leaving a job you love for something else you have no passion for just so you can get health care coverage.

*Imagine what life would be like.*

What's been lacking in the conversation about the uninsured and underinsured is the real faces and real voices of the all-too-many Iowans that are impacted.

Those faces need to be seen. Those voices need to be heard. Public policy discussions need to be conducted with them in mind.

What follows is a sampling of the abbreviated stories of impacted Iowans, told in their own words. All of these Iowans work in the field of long term care, providing support and assistance to Iowans who are unable to care for themselves.

Our hope is that these stories will cause the reader to pause, to say that "This shouldn't happen. This isn't right. Something needs to be done." AND to work with our Iowa legislators to bring about meaningful change.

## Real Story: 1

*My husband was killed in an automobile accident about one and a half years ago at the age of 50, and our family always relied on him for our health insurance through his employment. That's all changed.*

*Since his death, I've had a terrible time finding insurance that would accept me or that I could afford. Before his death, I had chest pain. My doctor ordered some tests including an angiogram that was normal. After he died, my doctor also treated me for depression and a bout with high blood pressure but nothing that called for medication or treatment.*

*Now, because the angiogram was performed, because of the high blood pressure, and because of the depression, these conditions are considered "pre-existing" and I've been refused coverage.*

*...our family always relied on him for our health insurance through his employment. That's all changed.*

*I have had seizures and have about \$30,000 worth of bills in a shoebox.*

*I've been a Certified Nurse Aide for 13 years and haven't had health insurance. I have had seizures and have about \$30,000 worth of bills in a shoebox. My employer doesn't offer health insurance and I can't afford to buy it.*

*I am working two days a week and going to school in hopes of getting a better job at Quaker Oats or somewhere that has health benefits (and so I can earn more money to pay off my existing medical bills).*

## Real Story: 2

See reverse side for more Real Stories about health care coverage from direct care workers.

## Real Story: 3

*My job is important.  
I do make a difference  
in a life everyday.*

*I am a Certified Nurse Aide working in home care since 2002. I have Medicaid for myself and 2 children.*

*It is so hard to work home health with the low pay we get for the life giving work that we do. We don't make enough money for what we do, but I know when I go home at night that I took care of people who had no one to care for them and without me that day, someone somewhere would be all alone; not eating, not taking care of themselves, not finding the comfort of human kindness.*

*My job is important. I do make a difference in a life everyday. It helps me to raise my own children, knowing that someday I may receive the same care I gave to someone else.*

*We need help with health insurance; I really don't think that's too much to ask considering what we do in a day. Would you do it?*

*...when I phoned to make a doctor's appointment for myself recently they refused to see me due to our debt.*

## Real Story: 4

*A number of years ago my husband was diagnosed with diabetes. He worked for a small construction company which had no insurance benefits. At that time my job offered some coverage but we couldn't afford it.*

*About 5 years ago my husband had a heart attack. The medical bills totaled \$33,000. At this point I tried to get coverage at work, but I could only afford to cover myself, because with his pre-existing conditions, I would have to pay his premiums for an entire year for things they would not pay for anyway.*

*On November 6th my life changed forever when my husband suffered a massive heart attack and passed away.*

*We had already been forced to file bankruptcy for the \$33,000 in bills when he had the heart surgery. And now his end of life hospitalizations and funeral expenses leave me with another \$20,000 in debt.*

*It's very hard to keep going sometimes and I am not expecting a handout but when I phoned to make a doctor's appointment for myself recently they refused to see me due to our debt. I just feel like people don't care because I don't have the money.*

## Real Story: 5

*I hope that there is  
hope out there.*

*I've worked as a nurses aide for 16 years. Over two years ago I began having pain in my right hip. I was treated with cortisone shots for a period of several months, but the pain continued and I missed a lot of work as a result.*

*I went back to the doctor and had a CAT scan done. They told me I needed to have back surgery. I was released from work to have the surgery and to recuperate. My medical leave ran out and I have been let go from my job.*

*The bills from my surgery and hospital stays totaled over \$130,000. My insurance will not help pay any of the bills, because they said I did not make the premium payments on time. I DID make my premium payments on time and have asked the company to look into it. They have never returned my phone calls.*

*I have filed for unemployment benefits and hope that I can make some payments on the bills. I am probably going to have to file for bankruptcy. I am looking at other options for my life. What am I going to do?*

*I hope that there is hope out there.*

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