



The Children's Partnership
Children Now

The Children's Defense Fund-California

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Healthier Kids, Stronger Families & A Better Future for California:

Success Stories About Covering Uninsured Children
Through Medi-Cal and Healthy Families



Healthier Kids, Stronger Families & A Better Future for California:

Success Stories About Covering Uninsured Children Through Medi-Cal and Healthy Families

Medi-Cal and Healthy Families, as well as local children's health initiatives, are lifelines for children who have no other access to affordable health coverage. In fact, without Medi-Cal and Healthy Families, nearly four and a half million additional California children would be uninsured.¹

The story of children's health coverage, however, is not merely a story about numbers. It is a story of children getting the checkups and preventive care they need to stay healthy and grow up strong. It is a story of kids being able to see the doctor when they have the flu, sprain an ankle, or suffer from asthma, diabetes or other chronic illnesses. It is also the story of parents who can rest easier because their children are covered and a childhood illness or playground mishap will not mean bankruptcy.

When children are covered, they stay healthier and perform better in school, and families are more financially stable. The state benefits, too, because covering uninsured children is cost-effective. Every state dollar spent on children's coverage brings up to two federal dollars into California's economy. What's more, if all low-income children had health coverage, California would save approximately \$25 million per year in preventable hospitalizations.²

Despite long-standing research on the benefits of covering all children, and despite promises to make children's health coverage a priority, today, California children's health coverage is in a precarious position. In 2009, Governor Schwarzenegger and the California Legislature cut the Healthy Families budget by \$194 million, putting the health of one million California children at risk. Funding for the 2009-10 budget was restored thanks to First 5 California, health insurance plans, and a last-minute, bipartisan effort to produce stopgap funding. However, these fixes are not permanent and dire funding challenges lie ahead in 2010. The health of hundreds of thousands of children will again be at risk.

The stories in this packet are the stories of those children and their families – Californians who have shared their experiences in the hope that all of our state's children will one day have health coverage that meets their needs at a cost their parents can afford.

One common thread emerges in these stories: families are very grateful for the opportunity to purchase affordable Healthy Families coverage and to enroll their children in Medi-Cal. These essential programs are cost effective and they work for children and families.

For more information about children's health and the 100% Campaign, please visit www.100percentcampaign.org.

1. Medi-Cal is a health coverage program that insures 3.4 million low-income children. Healthy Families is a low-cost health insurance program for nearly 1 million children whose families earn too much to qualify for Medi-Cal but don't make enough to afford private coverage.
2. Cousineau, et al., "Preventable Hospitalizations Among Children in California Counties After Child Health Insurance Expansion Initiatives," *Medical Care* 46 (2008): 142-147.

“Healthy Families has been a lifesaver for us,” said Amy Reick, mother of triplet boys, age four, and an older son, age eight. Amy and her husband, John, struggled to find health coverage for their children until they found Healthy Families.

Previously, the children were covered by Amy’s employer-based health plan. However, when the daycare costs for four children became too expensive – the total cost of which was more than Amy’s \$950 per month salary as a para-educator – Amy left her job to take care of them.

Although John’s employer did provide him with health benefits, they charged an unaffordable amount for dependent coverage. Overall, the health insurance premium for Amy and the children would have come to nearly \$1,700 a month. According to Amy, “The insurance was so expensive. I’m not sure why they called it a health benefit.” In addition, the employer’s plan had a \$50 co-pay for each child. “With triplets, when one gets sick, they all get sick. So, with four kids, I knew



The Reick Family

Fresno (Fresno County)

“Healthy Families has been a lifesaver for us.”

we could spend hundreds during flu and cold season.”

For Amy’s children, health coverage is absolutely critical; two of the triplets have severe asthma. “Twice,” says Amy, “I carried Cameron into the emergency room, limp and lifeless. It’s terrifying.

His body is starving for oxygen and he could die from that.” Thankfully, the children have been covered by Healthy Families for three years, and Amy firmly believes that her children’s lives have been saved by the Healthy Families Program. For the past two years, in order to prevent these life-threatening asthma

attacks, Cameron has put on a mask (two times every day) to breathe in medication through a nebulizer.

“Without this insurance, my kids might not be alive,” Amy said. “We simply can’t afford the medication they are on, and it’s critical for their day-to-day lives. It’s a really wonderful program, and we can afford it. That means so much to families like ours.” •

Pictured (l-r): Hunter, 8; Cole, 4; Amy; Cameron, 4; and Chase, 4

“Healthy Families saved my daughter’s life,” said Evelyn Magaña. “Without Healthy Families, I don’t know how I would have paid for her treatment and surgery.” Evelyn, a single mother of three, works two part-time jobs, and neither position offers health benefits.

Evelyn’s children – Gabriela, eleven, Karla, thirteen, and Gabriel, five – are all covered by Healthy Families. One morning, Gabriela woke up with a large bump on her neck. Evelyn knew something was wrong and immediately took her to the doctor. Shortly thereafter, Gabriela was hospitalized for a CAT scan, a biopsy, and other tests. She had thyroid cancer.

“I was in shock,” said Evelyn, who learned that since she had caught Gabriela’s thyroid cancer at an early stage, she would at least have a high chance of recovery. The surgery Gabriela needed was delicate, and could have damaged her ability to speak. Fortunately, she had excellent doctors, who removed the tumor suc-



The Magaña Family

North Hollywood (Los Angeles County)

“Healthy Families saved my daughter’s life.”

cessfully and without complications.

“I’m very happy that we have Healthy Families and that Gabby could get the treatment she needed,” Evelyn said. “Because of Healthy Families, my two other children have had their immunizations, too, and I can afford to take them to the doctor,” Evelyn said. “It’s a very good program and affordable.”

During the summer of 2009, Gabriela received surgery and three days of radiation. At the time of this publication, the fight continues, as some cancer remains. Notes Evelyn:

“She’s as normal as can be under these new circumstances. She loves to play soccer and ride her bike. She enjoys school and loves reading.”

Gabriela will need to take thyroid medicine for the rest of her life. Nonetheless, Evelyn says, “For now, I’m feeling very positive. I’m very lucky to have my girl back, and I’m looking forward to her life being normal again.” •

Pictured (l-r): Gabriela, 11; Evelyn; and Gabriel, 5

“It hits you like a ton of bricks,” remembered Gil Magdaleno after being laid off from his full-time job at a building supply manufacturer. “I worked there for ten years; I thought my job was secure.” As he left his office building, his foremost thought was: “What about the benefits?” He immediately called his wife, Fabby.

“I was devastated,” she recalls. “What are we going to do? We can’t go without insurance for our kids.” Gil also works part-time for the city, but does not receive health benefits. He worked two jobs so his wife could stay home to care for their two daughters, Maya, age four and Eva, age two.

For the Magdaleno family, health care is absolutely critical because Eva was born with craniosynostosis, a condition that causes skull sutures to fuse together. As a result, Eva needed major surgery. At the time, Gil’s employer provided family health coverage.

But after the lay-off, they worried frantically. For two excruciatingly long months, their girls remained



The Magdaleno Family

La Habra (Orange County)

“We have insurance now! Healthy Families has been wonderful.”

uninsured. Although her surgery was a success, one side of Eva’s brain is still larger than the other, and she will need another operation. To make matters more worrisome, Eva has had some scares. Just one year ago, she ran a high fever and went into a seizure.

“What if Eva needs surgery?” Fabby recalls thinking. “When we were uninsured, we wouldn’t have been able to afford that.”

Today, Maya and Eva are covered by Healthy Families. Once she heard that they’d qualified, Fabby immediately called her whole family. “We have insurance now!” she exclaimed. “We’re so thankful; Healthy

Families has been wonderful.”

Eva’s developmental progress has been slowed by her condition, but her doctors believe she’s on track. As long as Eva remains covered – through Healthy Families or an employer-based plan – she will soon be able to have a critical reconstructive surgery to help her eyes track correctly and allow her to develop the reading skills necessary to succeed in school. •

Pictured (l-r): Eva, 2; Gil; Fabby; and Maya, 4

Tom and Heidi recently signed up their two children – Kelly Ann, age seven, and Noah, age six – for Healthy Families. “Today,” says Heidi, “there’s just no way we can be in business and have insurance without Healthy Families.” Heidi runs a home-based daycare business, and her husband, Tom, is a self-employed food distributor.

Before their children qualified for Healthy Families, Tom and Heidi had insured all four children (including Heidi’s two older children from her first marriage, who are now covered by their father’s employer-sponsored insurance) through a private insurance plan. At the time, they paid \$1,200 a month in premiums for themselves and their children. Says Heidi: “Because of premiums and medical bills, we went through our life savings in less than two years. And we had insurance!”

“We are self-employed, and our health insurance has always been expensive,” Heidi explained. “Kids being kids, they sometimes end up in the emergency room. A few years ago, for instance, Kelly Ann fell



on a ruler that lacerated the back of her throat. They did all kinds of tests to see if an artery was cut. The hospital even had a cardiovascular specialist on standby. She’s a healthy seven-year-old today, but we made a lot of payments on that hospital bill.”

On another occasion, Noah burned his hand on the fireplace. Their private insurance only paid for three weeks of care. “We couldn’t continue to pay \$75 a day to continue the treatment,” she said. “Thankfully, our doctor showed me how to soak his hand, remove the dead skin, and bandage his wound.”

Now that the kids are on Healthy Families, Heidi and Tom still pay \$854 a month for their own private health insurance, in addition to the moderate co-payments and premiums that Healthy Families requires. They continue to struggle to pay for their own health insurance, but – speaking of Healthy Families – Heidi says, “We’re thankful for the reasonable premiums and the low co-pays. I feel like we might really be able to work our way out of debt now.” •

The McKeown Family

Ukiah (Mendocino County)

“Today, there’s just no way we can be in business and have insurance without Healthy Families.”

Pictured: Kelly Ann, 7, and Noah, 6

Jenny Chiu, a single mother who works for an adult day care facility, has two sons. Matthew, twelve, is covered by the Healthy Families Program, while Milton, nine, is covered by Medi-Cal. Although their family income qualifies both boys for Healthy Families, Milton is covered by Medi-Cal because he has severe autism and is Medi-Cal-eligible due to his disability.

Due to his autism, Milton faces developmental challenges – including difficulty with communication and social interactions – and gastrointestinal problems. While there is no cure for autism, early intervention is critical to maximize the child’s potential throughout life.

As a toddler, Milton was frequently in the hospital. “One time I was at the emergency room with Milton for six hours,” Jenny said. “The bill came to \$3,000. Without Medi-Cal, I would have been under a mountain of debt.” Jenny is thankful for Medi-Cal coverage, but there are certain expenses that Medi-Cal does not cover. “Milton sees nutritional and other



The Chiu Family

Monterey Park (Los Angeles County)

“These programs are very important for parents of autistic children.”

specialists, and they usually do not accept Medi-Cal. It’s expensive,” she said. Medi-Cal has a limit of six prescriptions per month, and Milton often requires more than six, so, to ensure he stays up on his medications, Jenny pays cash for the others. Although Jenny must contribute to the cost of Milton’s care, it is Medi-Cal, she says, that allows them to access Milton’s health care in the first place.

“To add my sons to my employer’s policy would be an additional \$200 a month,” Jenny said. “I don’t have an extra \$200 so, luckily, my children have never gone without health insurance, because they have had Medi-Cal

and Healthy Families.”

She adds, also, that, “Healthy Families is a good program, too, with affordable \$5 co-pays.” With an autistic child who is frequently ill and requires special therapy, Jenny understands the importance of affordable health insurance. She hopes that government leaders can develop programs that cover all children, saying: “These programs are very important for parents of autistic children.” •

Pictured (l-r): Matthew, 12; Jenny; and Milton, 9

Diabetes is a difficult disease to manage for a person of any age. Now, imagine having three children with Type 1 juvenile diabetes. Meri and Ryan Schuhmacher face this reality every day with their three sons, Jack, eleven, Ben, seven, and Luke, five.

When Jack was younger, Meri had to administer an insulin injection after every feeding, often more than eight shots a day. Controlling blood sugar levels is critical for the boys' lives, helping to prevent episodes of seizure or even coma. To manage their blood sugar, Type 1 diabetics must take insulin every day to survive.

Fortunately, the Healthy Families Program allows them to wear fast-acting insulin pumps, which, Meri explains, "keeps my kids out of the doctor's office and the hospital. It sends insulin through a thin catheter positioned just under the skin." Many factors affect blood sugar levels, including activity, stress, and illness. Before he had the pump, a common



ear infection frequently sent Jack to the emergency room. The insulin pump has made diabetes manageable for the Schuhmachers. "Today, if one of them gets a cold or the flu, they just sail through it like any other child. It's a miracle," said Meri.

The Schuhmacher Family

Petaluma (Sonoma County)

"With Healthy Families, the kids are able to see their doctor, diabetic nurse, and nutritionist."

"Each insulin pump costs about \$7,000, and test strips are \$700 per month. Without Healthy Families, my kids would be on shots. They would get four to eight shots a day, and I would be at the doctor or hospital on a regular basis. It would be thousands and thousands of dollars that we would never be able to afford. With Healthy

Families, the kids are able to see their doctor, diabetic nurse, and nutritionist. We really feel that they are getting the best care."

"We are very fortunate to have Healthy Families because I know there are so many families who cannot afford an insulin pump. I know how hard it must be, and it just makes my heart ache for them." •

Pictured (clockwise from top left): Max, 13; Ben, 7; Jack, 11; and Luke, 5

Bing! Bang! Boom! What's that noise? "That's just Brody," replied Laura, as her fifteen-month old son wrestled the kitchen's pots and pans. "He's not quiet; that's for sure." Brody takes after his dad, Lance, who recently returned from a tour in Iraq, serving as a sergeant in the Marine Corps.

Lance and Laura have been married for five years. Brody, their first child, was born two months before Lance left the Marine Corps. Although Lance is proud to have served his country, they were disappointed with the way their health insurance was handled once his service ended.

"The day that your active duty ends is the day that your insurance ends," explained Laura. Their insurance through the military was called TRICARE, and although they could have continued the plan for six months, they would have had to pay a premium of nearly \$700 per month. Unfortunately, said Laura, "That just wasn't an option for us."

"I started calling around and looking online at different plans, and I was amazed at how expensive it



The Gates Family

Windsor (Sonoma County)

"We couldn't even think about paying for all of us; so we decided to just focus on our son."

was just for Brody. We couldn't even think about paying for all of us; so we decided to just focus on our son," Laura said. "For two very unnerving weeks, Brody wasn't covered at all."

After those long weeks, Laura met a representative of Healthy Kids Sonoma County, who helped enroll Brody in the Kaiser Permanente Child Health Plan. The Child Health Plan offers affordable coverage – with premiums of \$8-\$15 per month – for children who are not eligible for Medi-Cal or Healthy Families, in families up to 300% of the federal poverty level. However, the Plan sometimes

reaches enrollment caps in parts of the state.

Lance currently serves in the Marine Corps Reserves, and – thanks to the Montgomery G.I. Bill – has returned to college, at San Francisco State University, where he studies engineering. He plans to return to active service following college; meanwhile, Laura has her "hands full keeping Brody out of trouble." She is pleased that the affordable Kaiser program exists for children like hers. •

Pictured (l-r): Lance; Brody, 15 months; and Laura

Ruth and Luis Acosta were excited about the birth of their new baby, joining her three siblings. However, they were worried about the economy, and unfortunately, their worst fears were realized. While Ruth was on family leave from her clerical job, Luis was laid off from his job as an electrician.

The three older Acosta children have asthma; they must take daily asthma medications, and have life-saving bronchodilators close at hand for emergencies. Health insurance is especially important for the Acostas.

Several years ago, the Acosta children were covered by Luis' employer-sponsored insurance. At \$500 a month, their children's health insurance premiums made it difficult to pay the rent or other bills. "We knew that our children needed health insurance, but the monthly cost was so high," Ruth said. "I looked into Healthy Families, and I was surprised to find out that we qualified. It took a lot of pressure off of our monthly expenses." Now, three of the Acosta children are enrolled in Healthy



The Acosta Family

Los Angeles (Los Angeles County)

"We knew that our children needed health insurance, but the monthly cost was so high."

Families, and the nine-month old daughter is covered by Medi-Cal.

Ruth recently returned to work, and she is covered by her employer-sponsored health plan, but she is still concerned about her family's future. "Right now, I'm happy to have a job, but no one is building houses. My husband has worked since he was fourteen, either helping his parents financially or providing for our family. We have food and a place to live. We don't want a hand-out," said Ruth, "but if my husband gets sick or hurt, I don't know what we'll do." The silver lining, she says, is that "the children have

Healthy Families and Medi-Cal."

In September 2009, the Acostas barely averted a major scare when the Healthy Families Program – due to state budget cuts – threatened to disenroll hundreds of thousands of children. The Program's funding gap has since been filled, and the Acosta family hopes to never again have to face such a risk. •

Pictured (clockwise from top left): Johnathan Matthew, 11; Ruth; Maya Monique, 6; Mia Melanie, 9 months

In 2008, Emily Mathis was laid off from her job as a contract manager for a construction company. Though it was a major challenge, Emily took this as an opportunity to pursue her dream to work in the medical field. “Laid off on a Monday, enrolled in school by Friday, and I started my classes the following Monday,” laughed Emily.

However, while she was focused on getting back to school, she was very worried about her daughter, fifteen-year-old Kristyn, and, specifically, the fact that she would have only thirty days more of employer-sponsored health coverage.

In addition to ensuring Kristyn gets the preventive and primary health care she needs, health coverage also allows the Mathis family to manage Kristyn’s asthma. For the first time, Emily, who – as a disabled veteran with thirteen years of service under her belt – receives health coverage through the Veterans Administration – chose to look into the Healthy Families Program for her daughter.

Speaking of Healthy Families, Emily says, “I couldn’t ask for a better health plan for my daughter. She has a physician in downtown Sacramento, and she’s just awesome. She’s a general practitioner, so my daughter can see her for several problems besides her asthma. I didn’t have to go to two or three different doctors.”

The Mathis Family

West Sacramento (Yolo County)

“I couldn’t ask for a better health plan for my daughter.”

Soon after Kristyn was accepted into Healthy Families, she became very ill with food poisoning, and she had to be hospitalized for several days. “Her physician even came over to the hospital to visit Kristyn and check to see how she was doing,” said Emily. “Healthy Families has just been a wonderful insurance for her.”

In 2009, Emily began her clinical rotation at a local hospital. She says, “I hope to be hired by the hospital when I complete the program.” In the meantime – and while finances are thin – Kristyn has access to a terrific doctor. “Healthy Families has been a great program. I really like the doctors. They really care about their patients.” •

One day in early 2008, Troy Lynn's thirty-year career as an escrow specialist abruptly ended. Without notice, management from another office arrived and locked the doors. "She and the other employees were asked to collect their valuables and to leave," said her husband, Ben.

"At the time, I was working, and we decided that she should take some time to be at home with our kids," Ben said. Troy Lynn and Ben have two children: Robert, fifteen, and Brittani, eleven.

Ben was working as a safety director for a construction firm. A few months later, he got a pink slip. "For the first time in twenty years of working, I was laid off. It was a blow."

"We've never had to worry about health insurance," Ben explained. "Losing your insurance really makes you humble." When they were covered by their employers' health plans, Ben and Troy Lynn together paid \$600 a month for the family health premium. "We were still paying quite a bit, but we were doing



The Rife Family

Norco (Riverside County)

"Right now, the most important thing is covering our kids."

okay and we could afford it."

After the second lay-off, Ben and Troy Lynn felt lost and scared. "We went online and looked for all kinds of plans," Ben said. "But they were just too expensive, and basically didn't cover much." Their children were uninsured for nearly a year.

During that year, Ben said, "the stress really built up."

A friend of the family referred them to a Certified Application Assistor – an individual trained in helping families like the Rifes find affordable health coverage. Robert and Brittani were soon enrolled in Healthy Families. Until that time, Ben said, "I didn't

know there was something called Healthy Families. We want to put our kids first, and with dental, vision and medical coverage, Healthy Families just lifted a great weight from our backs."

Ben and Troy Lynn are still uninsured. "My wife and I hope to have health insurance in the near future. Right now, the most important thing is covering our kids." •

Pictured (l-r): Ben; Brittani, 11; Troy Lynn; and Robert, 15

Lela, age seven, loves to act, and she's already practicing her runway modeling. However, a few years ago, not just her smile, but her oral health was at risk. "Dental problems run in our family," explained Rickelle, Lela's mother. "During a check-up when she was three, the dentist told me that Lela, facing serious tooth decay, needed dental treatment and surgery. It was going to be thousands of dollars." At the time, Lela was uninsured.

Rickelle had employer-sponsored insurance for herself, but to add Lela would cost an additional \$360 per month. "I'm a hard-working woman, but I'm also a single mother receiving no child support," said Rickelle. "I just couldn't afford that payment every month."

Rickelle's income was barely over the limit to qualify for the affordable Healthy Families Program, and she just didn't know what to do. Fortunately, a friend told her about Healthy Kids, a health coverage program that operates in certain counties, including hers, and that has a higher income-eligibility ceiling than the



The Goyt Family

Los Osos (San Luis Obispo County)

"The dentist told me that Lela needed dental treatment and surgery. It was going to be thousands of dollars."

state programs. Like Healthy Families and Medi-Cal, Healthy Kids covers children's medical and dental care needs.

Once signed up with Healthy Kids, Lela began receiving treatment. With crowns, the dentist saved as many of her baby teeth as possible, noting that early tooth decay can critically hinder the development of proper chewing, normal speech development, and healthy teeth.

Today, Lela's smile shines with beautiful, healthy teeth. However, Rickelle worries about providing health coverage for Lela in the future. Because she is near the top of the

Healthy Kids income limit, if Rickelle receives even a small raise, Lela will lose her coverage. What will they do then? "Pay cash, I guess," Rickelle ponders, "but then again, I have my rent, car payment, groceries, and everything else. There just isn't anything left over, and I'm forced to choose between housing, day care, or health insurance," she says. "It's not a choice. My child needs all three. It's really scary." •

Pictured: Rickelle and Lela, 7

Acknowledgements

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100% Campaign Partners

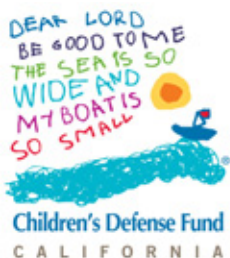


The Children's Partnership (childrenspartnership.org) is a national, nonprofit child advocacy organization working to ensure that all children—especially those at risk of being left behind—have the resources and the opportunities they need to grow up healthy and to lead productive lives. TCP focuses particular attention on securing health coverage for uninsured children and ensuring that the opportunities of digital technology benefit all children and families. TCP combines national research with community-based activities, and then develops policy and advocacy agendas to expand these demonstrated solutions to underserved communities around the country.



Children Now (childrennow.org) is a nonpartisan research and advocacy organization working to raise children's well-being to the top of the national policy agenda. The organization focuses on ensuring quality health care, a solid education and a positive media environment for all children. Children

Now's strategic approach creates awareness of children's needs, develops effective policy solutions and engages those who can make change happen.



The Children's Defense Fund-California (cdfca.org) is the California office of the Children's Defense Fund, a non-profit child advocacy organization that has worked relentlessly for 35 years to ensure a level playing field for all children. CDF-CA champions policies and programs that lift children out of poverty; protect them from abuse and neglect; and ensure their access to health care and quality education. Since 1998, CDF-CA has had a special focus on children's health, working to ensure that every California child has comprehensive affordable health coverage.