

## Coverage Works: Personal Stories

*Most uninsured Ohioans (75 percent) work, but they live sicker and die younger than workers with insurance, and they often delay seeking treatment until their health has deteriorated, leading to much higher health care costs. In contrast, workers with health coverage are more likely to receive care on a routine and timely basis and receive care from appropriate providers rather than resorting to higher-cost emergency room visits. For the majority of uninsured Ohioans who work, connecting them to coverage means keeping them in jobs.*

Pam Harris of Jamestown, Ohio, was choosing between paying the electric bill and buying her medications to fight rheumatoid arthritis and depression when she suffered a ministroke. But what made the difference in her recovery was that the Greene County mother became eligible for Medicaid, the government-run health insurance of last resort. "I often wonder what I would have done if I had not had the insurance," she said at a news conference designed to persuade lawmakers to renew the controversial expansion of Medicaid before funding runs out on June 30. "Without the health-care services that I received, I would not have been able to care for my children, return to work, or pay my household expenses," Ms. Harris said. "I'm living proof that Medicaid makes it possible for people to work and for their families to stay together."

[\(Gov. Kasich pitches Medicaid expansion renewal to legislature, January 28, 2015\)](#)

Life took an unfortunate turn for Ben Ertel last year. He was working at the University of Cincinnati Medical Center when his antidepressants stopped working and he fell into a major depression. He quit his job. Searching for health insurance a few months later, Ertel, 29, learned he qualified for Medicaid under Ohio's expansion of the tax-funded health-care program. "I went from paying \$1,000 for medical bills and medications each month to \$250," Ertel said at a Statehouse news conference yesterday. "The best part was, with the stress of keeping up with the bills gone, I was able to take a course and take my state test for a nurse's aide license." A month later, he had a new job, and starting on Dec. 1, health coverage through his employer.

[\(Medicaid backers press for continued expansion in Ohio, January 28, 2015\)](#)

They are people such as Jacqueline Searcy, 29, of Toledo. She worked almost her entire adult life without health insurance, until taking a medical leave this March. A life-threatening and painful digestive disorder eroded her stomach lining and undermined her immune system. After signing up for Medicaid in April, the former waitress, cook, office worker, and nursing assistant received medication and treatment, including tests that cost thousands of dollars. "I've worked since I was 14 and it was hard to ask for help," Ms. Searcy told The Blade editorial page. "But I

probably wouldn't be here without Medicaid [expansion]." Ms. Searcy is typical. Half or more of the expansion population works full time but does not have employer-provided insurance. They lived sicker and, before Medicaid expansion, died quicker.

[\*\(Medicaid matters\*](#), November 23, 2014)

Carmen Smith remembers the day about a year ago she gained Medicaid coverage. Smith has Type 2 diabetes. Before qualifying for Medicaid coverage, she was what policy experts call a "frequent flier." She had used the emergency room five times in one year. She recalls how before getting Medicaid she was using a scooter to shop at Wal-Mart. Now, she's rides her bike to get around town. "I'm really excited 'cause I'm doing a good job. I feel so good about myself. I get off my bike and I'm like out of breath. I'm not tired." Smith says.

[\*\(Cleveland's early Medicaid expansion paying off\*](#), August 5, 2014)

The stroke that temporarily robbed Andrew Starkey of the use of his left side hit at a vulnerable time for the Marietta man's family. Only a week into his new job as a heavy-equipment operator, he had not yet worked enough hours to qualify for the company's health plan. His wife, Robin, had no coverage available through her part-time job as an aide in a doctor's office. But Starkey, 51, received good news during his six-day stay this month in OhioHealth Riverside Methodist Hospital, where he underwent an angioplasty and will have surgery on a blockage and blood clot in his carotid artery. He is eligible to get Medicaid benefits immediately.

[\*\(Patients presumed Medicaid-eligible get immediate aid under Obamacare\*](#), May 12, 2014)

Thirteen years ago, Edward Poelstra, 43, was living in Tucson, Ariz., and was at the peak of his political career. A Republican, he was elected to the Arizona House of Representatives at the age of 30, becoming one of the youngest politicians in the statehouse. At the end of two years in office, though, Poelstra's life took a sour turn. Diagnosed with bipolar disorder, he was prescribed daily cocktails of medications to keep his condition under control. Soon, the former state representative said he turned to small crimes, and was eventually sentenced to eight months in an Arizona prison in 2011. After serving his sentence, Poelstra moved to Toledo and entered Unison Behavioral Health Group. When he first arrived he was overmedicated and could hardly walk. He was also told to cut back on his medications. Today, Poelstra says he's a new man. He rides the bus to Unison for his therapy sessions, and the voices in his head are not as loud. Poelstra attributed his recovery to the "consistent support and commitment" that he has received through Lucas County's community-based mental health system.

[\*\(Medicaid expansion could close treatment gap in Lucas County\*](#), December 8, 2013)

Every month, Karen Curlis faces a choice: Pay all her bills or get all the medical care she needs. Curlis, 50, of Akron earns about \$1,200 per month from small jobs and disability benefits. Her income is too much to qualify for full assistance from the state-run Medicaid program but too

little to afford the cost for counseling to stay in recovery from a chronic mental illness. “It’s like tossing eggs up in the air and seeing what happens,” she said. “It’s really been a challenge.” Starting in January, Curlis [won’t] have to choose anymore.

[\(Low-income residents welcome Medicaid expansion, October 26, 2013\)](#)

Cassandra Barham of Cincinnati says she cannot afford health insurance now. That’s not to say she’s not getting treatment for her high blood pressure. She is. It’s just that she’s doing it in the least cost efficient way....in a hospital emergency room instead of a doctor’s office.

[\(Medicaid supporters consider alternatives to extend coverage, April 29, 2013\)](#)

Carol Herbin, of Columbus, has spent the last five years looking for work and picking up odd jobs after a hospital eliminated her position in its registration department. Before that, she worked for 27 years with an insurance company processing claims. She no longer has health insurance and relies on organizations that give out medication to the needy. Just a few months ago, she waited seven hours at a church for blood pressure pills. “I’ve never been in this situation,” said Herbin, 59. “I’ve seen this other side, and it’s very humbling.”

[\(Adults without children gain most from proposed Medicaid expansion, April 28, 2013\)](#)

Shari Bell, of Cincinnati, has been to the emergency room five or six times in the past year to deal with a thyroid problem, her most recent trip coming just two weeks ago. She says she needs surgery but can’t afford it. Bell, 45, said her thyroid problem affects her vision, causing her to see double and sometimes leaves her eyes swollen shut. She lost her job as a cashier because she couldn’t read the numbers on the register. Having better health care could change her life, she said. “Maybe I’d become a productive citizen,” she said.

[\(Adults without children gain most from proposed Medicaid expansion, April 28, 2013\)](#)

NAMI’s volunteer coordinator Denyce Peyton, who also has an adult daughter with mental illness, spoke at the gathering to provide personal testimony about the ability of Medicaid to reduce the financial and emotional stress on the families such as her own. “Recovery for (her daughter) means a more stable attitude and medications that create a better balance of symptoms,” she said. “This affects her own quality of life and the family. The role of Medicaid has been crucial because it gives her access to a team of caregivers and the appropriate prescriptions she needs.

[\(Butler County health care leaders support Medicaid expansion, April 12, 2013\)](#)

Greta Walton works a minimum wage job, long hours, while caring for a niece. She suffers from high blood pressure, but because she doesn't qualify for Medicaid, she's choosing each month between food, child care and her medicine. "We're just trying to survive. We are the

working class people," said Greta. "I never miss work. I go to work sick. I go to work hungry sometimes."

[\(Working poor struggle with health care costs](#), May 2, 2013)

When Rochelle Meekins found out a couple of weeks ago that she'd be covered by a special Medicaid health insurance program offered only in Cuyahoga County, she burst into tears. "Finally, there was some hope," said the 47-year-old hair stylist who has gone a decade without health insurance and earns too little to pay for it. It wasn't just her high blood pressure that worried her, it was her teeth. With no dental insurance she'd been living with severe pain on both sides of her mouth since summer. The pain, she hopes, will end next month when she'll see a dentist for the first time in nine years.

[\(Medicaid could provide hospital care, prescriptions and more](#), March 17, 2013)

Gloria Tews, president of the National Alliance for the Mentally Ill in Medina County, said she knows personally about the high cost of treating mental illness. She spoke about maxing out credit cards to pay for her son's medications to manage his bipolar disorder following a manic episode in Seattle. "By the grace of God, our son recovered," she said. "He's getting married next year."

[\(Advocates back Ohio Gov. John Kasich's Medicaid expansion](#), March 14, 2013)

Mary Stout knows all about the pains of being uninsured. A hospital has offered to provide her much-needed knee replacement surgery for free under its charity care program. But the 60-year-old Cuyahoga Falls resident said she can't afford the bills for required testing before surgery. Her husband, Roger, 59, doesn't get insurance through his job as a substitute custodian for a local school district. And the couple can't find coverage on their own because of their age and health problems. "It makes it hard," she said.

[\(Hospitals, others lobby for Medicaid expansion](#), March 2, 2013)

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