

When Times Were Tough, We Went 'Bare'

Without health insurance, I was suddenly looking at my family's health in terms of dollars and cents

BY SIDNEY STEVENS

AS MY CHILDREN, KATE AND Alex, wobbled on skates to the rink and gingerly climbed onto the ice for the first time last January, my heart raced. "Whatever, you do," I whispered, "don't fall down." "Yeah, Mom, right," they said in unison, staring at me and my husband, Chris, like we were crazy. Then they teetered off, staccato-stepping across the ice as stronger, faster skaters swerved past them.

No, we're not overprotective parents, ready to defend our 10- and 11-year-olds against every bruise and bump. And no, we don't harbor unrealistic expectations; we knew they weren't likely to skate like Michelle Kwan their first time out. What we did worry about, though, is how we'd pay for a broken leg or a fractured skull.

You see, Chris was laid off last summer in a corporate reorganization, leaving us without health insurance. Any medical costs, whether routine checkups or stitches, were now our responsibility. Before the layoff I didn't believe this could happen to people like us. We're solidly middle class. I have a master's degree and am a self-employed freelance writer. Chris has worked for Fortune 500 companies. The job market was—and still is—tight, but he'd managed to find contract consulting work in a small advertising agency. His earnings were lower, but we were grateful for the income. We were getting by.

But like more than 41 million other uninsured Americans, we didn't see how we could also foot the bill for health insurance. Temporary coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1986) came to nearly \$600 a month, a big gouge out of our monthly income. Catastrophic coverage was \$250 a month, but paid only for emer-

gencies and accidents, not routine health care like visits for sore throats and yearly diagnostic tests. Those things add up. Like many in our situation, we were simply hoping that with luck and continued good health we might slide by until a job offer



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came along—as long as no one slipped on the ice ... or worse.

Right before Christmas I received a reminder to get my yearly mammogram. I was pretty sure our health coverage continued until Dec. 31 (a generous perk of Chris's severance package), but I called to find out what it would cost if we did have to pay. "Two hundred dollars," the nurse said, sounding concerned when I explained my situation. I thought of all the Christmas presents we could buy with \$200, the two weeks' worth of groceries we could purchase. And, for a brief instant, I actually considered skipping my mammogram, just that once—even though I'd had a benign lump removed from my breast the year before.

It turns out we were still covered, but when the radiologist called me back the next month for a repeat mammogram because he'd detected something suspicious, I walked into the mammography office "bare." Officially uninsured.

"Is your insurance still the same?" the receptionist asked.

"No," I said softly, hoping no one in the waiting room could hear. "We don't have insurance right now."

"Oh," she said and quickly averted her eyes. Did she pity me?

Suddenly, I felt ashamed, like a second-class citizen. Until then, I'd accepted our loss of health insurance with silent resignation. That's what happens when you lose your job, right? You fend for yourself without question or complaint. Now, all of a sudden I felt stigmatized, as though we had done something wrong.

But why? If our income was lower, we'd qualify for Medicaid. If we were older, Medicare would cover us. But like so many uninsured Americans we're too young and earn too much for subsidized care. Even a job doesn't guarantee health coverage anymore. Most Americans without insurance—about eight in 10—are actually employed. They just have the misfortune of working for small businesses that can't afford health benefits. And with the recent economic downturn and double-digit medical-cost increases, more employers are dropping coverage every day, leaving more and more employees bare.

The good news is I didn't need another mammogram; the radiologist mistakenly red-

flagged a cyst that doctors had dismissed years ago as benign. The visit cost me nothing, except a few days' worry. The other good news is that Chris recently got a full-time job with health benefits. We are thankful for the coverage, but I'm no longer complacent. It's time we all got a fair deal. Nobody should pay significantly more or a larger share of their income just because they're unemployed, self-employed or their company doesn't offer health benefits. I can't forget that millions are still where we were—and that with another turn of the job market, we could find ourselves there again.

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