

WHY HEALTH CARE MATTERS:

STORIES FROM
IDAHOANS IN THE
COVERAGE GAP



CLOSE THE GAP

I D A H O

Thank you for reading the Idaho Health Care Coverage Gap Storybook!

As many as 62,000 Idahoans fall into what's known as the health coverage gap in Idaho. This means they earn too little to qualify for a tax credit to purchase health insurance on the exchange but make too much, even at low income levels, to qualify for Medicaid. While 32 states, including Washington D.C., have closed the coverage gap, Idaho has not yet solved this public health crisis.

This storybook is designed to highlight the need for action to close Idaho's coverage gap. These are the stories of working moms and dads who don't have insurance through their employers, people nearing retirement who have lost jobs, non-traditional students going to college, and caregivers of family members with disabilities. These are our friends, family members, coworkers and neighbors whose lives are made more difficult because they can't receive treatment for chronic conditions, who live in fear of a medical emergency and who are focused on caring for family members with special needs.

In addition to improving the lives of tens and thousands of our fellow Idahoans, expanding Medicaid makes good fiscal sense. By closing the health coverage gap Idaho can take advantage of available funds to cover most of the costs of providing coverage. The result will be significant reductions in state and county indigent health care costs, and additional savings in behavioral health and corrections spending. Closing the health care coverage gap is the right thing to do for the people of Idaho and our economic future.

Close the Gap Idaho would like to thank the many brave Idahoans in the gap who share their stories here and we encourage you to help amplify their voices by reading and sharing these stories in your community.

To learn more and to share your own health care story visit: closethegapidaho.org

Close the Gap Idaho is network of 300 organizations and individuals statewide, working to support a complete, Idaho-based solution to the coverage gap and to preserve health coverage for all Idahoans.

Network partners include:

AARP Idaho, Idaho American Cancer Society Cancer Action Network, American Heart Association (Idaho), American Lung Association (Idaho), Disability Rights Idaho, Idaho Academy of Family Physicians, Idaho Asset Building Network, Idaho Association of Counties, Idaho Hospital Association, Idaho Medical Association, Idaho Primary Care Association, Idaho Voices for Children, Saint Alphonsus Health System, and St. Luke's.

Jessica's Story

My name is Jessica and I live in Sandpoint. I've been married for 16 years, my husband is self-employed and we have four children. My 11-year-old daughter, Natalie, was born with disabilities caused by Cytomegalovirus (CMV). She has undergone many surgeries and requires 24/7 care. I am grateful that Idaho supports families by providing health coverage through Medicaid for children in need so that they can grow up healthy. But for children to grow up successfully, they also need to have healthy parents. And my husband and I are in the coverage gap.



“My story is similar to other parents who stay home to care for a loved one with a disability, but in doing so find themselves in the coverage gap. We need a complete solution now.”

I am the full-time caregiver for my daughter, who is wheelchair-bound, and my father, who is a veteran with disabilities. Being that I am my daughter's primary caregiver, it takes a toll on my body. I have issues with the right side of my body from lifting my 80-pound daughter. I also live with daily pain in my foot that currently needs surgery. As time goes on, the pain only gets worse.

When you live without health coverage, you are constantly questioning whether your health conditions are serious enough to warrant a doctor's visit. For our family of seven, this is a choice between a \$100 doctor visit or buying groceries. So, the only time I ever see a doctor is if it's an emergency. I live in fear that a health emergency will bankrupt us or cause me to be unable to care for my children. My story is similar to other parents who stay home to care for a loved one with a disability, but in doing so find themselves in the coverage gap. We need a complete solution now.

Anna's Story

My name is Anna, and I live in Garden Valley, Idaho with my husband and four children. I'm sharing my story with you in the hope that you will find a solution for Idaho families like mine who are living in the health care gap. My husband and I own an auto body shop, and my husband works incredibly hard to provide for our family of six. Our business is only 6 years old, and we are still working to build it and produce a steady income. I work part time cleaning a doctor's office in order to help us get by.

My husband and I were shocked to find out we do not qualify for the state health insurance exchange. We also do not qualify for Medicaid. Our children are covered by Medicaid, and we are thankful, but we are living on the edge. If my husband or I have a serious health concern this year, we could end up not being able to financially provide for our children.

“We work so hard to provide for our family, yet we have to ignore our own health concerns because we can't afford health insurance.”

There is a certain peace of mind that exists with health insurance; it is the peace of mind that an unexpected health problem will not lead to devastating financial ruin. We work so hard to provide for our family, yet we have to ignore our own health concerns because we can't afford health insurance. We also can't afford prescriptions we've been prescribed due to the steep out of pocket cost.

Please consider families, like mine, with parents that are working hard to provide for their children. We are just trying to make our way in the world, to survive, and to raise our children right. Affordable health insurance represents the only way to accomplish those goals.

Jennifer's Story



My name is Jennifer and I live in Boise. I've raised my three children and am currently working on my bachelor's degree in Social Work at Boise State University. I work part time as a Certified Nurse Assistant and also with the Boise Rescue Mission teen's program. My income sits around \$1,000 per month from my part-time jobs. After paying rent and my other basic bills, it just isn't in my budget to afford health coverage, and I don't qualify for assistance. I fall in the coverage gap.

“Living in the coverage gap as a hardworking student feels like a punishment for trying to better my future. Access to health care helps people be able to work and give back to society.”

I am working hard to get an education so I can have a career that helps others. Yet, I can't access the health care I need for myself. It's very stressful living without health coverage. When I get sick, I just pray I make it through and that I don't miss too much work. If I miss work, I can't pay my bills. I can't access preventative care or services for my mental health. I have medications I'm supposed to take under medical supervision. It's hard to do that when you don't have health coverage.

Health coverage would increase the quality of my life. My mental health would be taken care of and ensure the longevity of my career. I wouldn't be living in fear of medical bankruptcy if I have a medical emergency. Living in the coverage gap as a hardworking student feels like a punishment for trying to better my future. Access to health care helps people be able to work and give back to society.

Courtney's Story



My name is Courtney and I'm a fourth year medical student studying here in Idaho. Throughout my life I have been able to have health coverage, but once I turned 26 I was no longer eligible to stay on my parents' insurance. For the first time, I experienced the stress of feeling unable to go to the doctor and take care of my chronic health conditions due to the cost. Working on my education in Idaho has put me in the coverage gap.

“Working on my education in Idaho put me in the coverage gap... Idaho needs a solution to the coverage gap now for Idahoans that desperately need it and for the future doctors who'll provide the care.”

I live with asthma and other chronic health conditions that require regular doctor visits and medications for me to stay healthy. Maintaining my health is incredibly important and I want to be a good example for my patients. With my medical background, I have the basic knowledge I need to justify whether or not I can delay a doctor's visit. I worry that many other Idahoans do the same thing, but without the benefit of the medical knowledge I have. This means many put off going to the doctor when they could have a serious condition.

Additionally, I fear that many Idaho students who desire to study medicine in Idaho may go out of state due to lack of health coverage for Idaho students. Idaho already has a doctor shortage, but the lack of affordable options for health coverage makes it even harder for medical students to stay in Idaho. Idaho needs a solution to the coverage gap now, for Idahoans that desperately need it and for the future doctors who'll provide their care.

Jessica's Story



My name is Jessica and I live in Salmon. I own my own business and have successfully operated a small farm in Idaho for nearly 10 years. I live very simply, take very good care of myself and am an active member of my community. Nevertheless, I cannot afford the expensive monthly premiums for health insurance and, as a result, I fall into the coverage gap.

Recently, after three months of pain and “waiting it out,” I chose to travel 3.5 hours to Pocatello to go to Health West, a community health center in southeast Idaho, which thankfully operates on a sliding scale fee structure. However, they recommended I seek further diagnostic treatment. My mother, my aunt, my grandmother and my great-grandmother all have a history of breast cancer. Because I can’t afford health coverage, I

“I work hard on a daily basis to be a contributing member of society. But my bootstraps are tied up nice and snug and I don’t think I can pull myself up by them any higher...we need a solution to the health coverage gap now.”

had to fill out financial assistance forms for each additional institution involved with these diagnostics, including declaring my assets, proving my income, justifying my bank accounts and monthly expenditures, explaining my life choices, career and community contributions. This is excruciatingly inefficient and personally humiliating.

I have two university degrees, a Masters in Public Health and I am a smart young woman perfectly capable of filling out forms, jumping through hoops and swallowing my pride. I hadn’t been to the doctor in almost eight years before this happened. I work hard on a daily basis to be a contributing member of society. But my bootstraps are tied up nice and snug and I don’t think I can pull myself up by them any higher.

I think of the many thousands of people in my situation who do not have the capacity to endure these forms, phone calls, and explanations. I think of people who did not get the “all clear” results after their procedures were complete. I think of Idaho legislators who have publicly funded health care. I know that we can do better to take care of all of our hardworking, resilient residents. It’s time for our Idaho legislators to pull themselves up by their own bootstraps and create a solution to the health coverage gap. Now.

Cameron's Story



I am a 25-year-old husband and father attending BYU-Idaho in Rexburg, Idaho. My wife and I are both full-time students and plan to graduate in 2018.

Last semester I volunteered two hours a week in the Madison Memorial emergency department and am currently pursuing a Bachelor's of Science in Nursing.

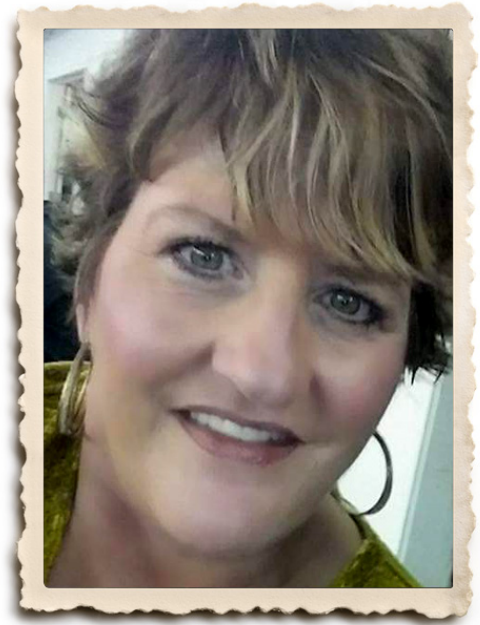
We moved here in hopes of improving the quality of our lives by seeking out an education. We applied for health care coverage through Medicaid and have been greatly blessed by having it. Our son, Solomon, is two years old and has since been hospitalized twice for respiratory attacks. Without Medicaid, we would be in severe financial jeopardy.

“In the interest of helping good-willed students become self-sufficient taxpayers of the future, please close the coverage gap for those who truly need it.”

I was raised in a politically conservative home and I hold true to those ideals today. The belief that runs the deepest in me is the idea that hard work and ingenuity can lead to improved life circumstances. That is why I was greatly disappointed to discover that my income is limited to \$365 a month in order to maintain eligibility for Medicaid benefits. If I make more than that amount, my wife and I will be pushed into the health insurance coverage gap and become uninsured.

There are many hard-working students, like us, that fall into this gap and who are damned to poverty by the stringent income limits set by the state. Change may not happen while we are in college and in this situation. However, I feel the pain of the many families of BYU-Idaho who come to Rexburg seeking advancement only to be discouraged from working in order to maintain healthcare benefits. In the interest of helping good-willed students become self-sufficient tax-payers of the future, please close the coverage gap for those who truly need it.

Teresa's Story



My name is Teresa and I live in Shelley. As a full-time caregiver, I have an incredibly challenging set of 24/7 responsibilities caring for loved ones who have disabilities, yet I have no taxable income. I have a college degree and have worked and paid taxes my whole life. Eight years ago everything changed. I left my job as an accountant to become a full-time caregiver and Certified Family Home for my father and sister with disabilities.

“It can be extremely taxing to care for loved ones with multiple health care needs and still maintain your own health...Idaho needs to close the coverage gap so caregivers can be healthy enough to care for family members.”

In doing so, I lost my ability to afford health coverage. Caregivers many times open their homes to family members and forego other full-time jobs to become a Certified Family Home. This allows them to receive basic compensation, but little other support and no health coverage. I have many of my own health conditions, including excruciating back pain that requires regular treatment.

It can be extremely taxing to care for loved ones with multiple health care needs and still maintain your own health. I question how much longer I can physically care for my father and sister. I want to be the one to care for them, not an expensive institution. Idaho needs to close the coverage gap so caregivers can be healthy enough to care for family members.

Carol's Story



My name is Carol and I'm from Nampa. I work part-time as a home health care worker. I enjoy my job and my clients. I like being able to make a difference by caring for others in their home who need it. The downfall is there are no health benefits, so I fall in the coverage gap.

“...I was assured a simple surgery would prevent the cancer from developing. A simple surgery is only simple if you have the ability to pay for it.”

I've been going without health coverage for many years. Fortunately, my local Terry Reilly health clinic has been available if I need to see a doctor. I've even been able to access my annual screenings. But recently, a routine test showed that I was in the early stages of developing cancer. It was terrifying to think about, but I was assured that a simple surgery would prevent the cancer from becoming life threatening. A simple surgery is only simple if you have the ability to pay for it.

After being told there was help out there for situations like mine, I went ahead with the surgery. Then came the recovery, which was coupled with the stress of filling out piles of paperwork to apply for financial assistance. It was devastating to get the denial letters along with the medical bills. I may not be crippled by cancer, but I might be by the medical bills that helped prevent it.

Pam's Story

Pam and Josh live in Boise with their two children. They love Idaho and have a great support system of extended family. Josh spent years serving in the military and is a combat veteran. They are proud of his service, even though he now lives with disabilities. Pam only works part time, as a contractor for the state, so she can help care for Josh and their two teenage children who also have special needs.

Ryan, 15, has autism and Audrey, 13, has a unique condition called hypercalemic muscle paralysis. Both have health coverage through Medicaid while Josh receives VA benefits. Pam is the only family member that is in the health coverage gap and goes uninsured because being a contractor for the state doesn't come with health benefits and she makes too little to qualify for tax credits through the state health exchange.

“Going without health coverage not only aggravates health conditions, it leads to unnecessary mental health distress.”

Pam has put off needed surgery for a health condition that leaves her in excruciating pain. She also has carpal tunnel syndrome and desperately needs to have dental care. Caring for a family with severe health needs, while being unable to address her own, has caused a lot of stress, spurring bouts of anxiety and depression.

Not having access to affordable health care makes Pam wonder if her family should move to a different state. But they probably won't, as it would take a devastating toll on their children given their special needs—not to mention the family support they have in Idaho. And Pam needs all the support she can get while she cares for her loved ones. Going without health coverage not only aggravates health conditions, it leads to unnecessary mental health distress. We need to not only care for our veterans, but for their family members who also sacrifice so much for our country.

Bernice & Logan's Story



Bernice and Logan live in Boise with their sons, Osiris and Gareth. Bernice has her Ph.D. and has always dreamed of teaching and working with underprivileged

children. Logan is a software engineer. They love going to the park, watching movies, and have a yearly family tradition of going to the Western Idaho Fair. Even with her educational background, Bernice has struggled to find stable employment. She works two to four part-time jobs as an adjunct professor. Logan has been unable to work due to diabetes, a lack of health coverage and the need to be home to help care for their two autistic boys.

“The large majority of people in the coverage gap are not unskilled, uneducated, and unemployed. We are educated, hardworking individuals who want to work and contribute to our community.”

If they had health coverage, Bernice and Logan could create a more stable family life. Medicaid has covered their boys and the valuable services they receive, but Bernice and Logan are uninsured. Health insurance would allow Logan to access wound care and heart and lung tests, and allow Bernice to update her 6-year-old eye prescription. More importantly, it would mean that health issues could be addressed early, before becoming a crisis. Right now, one medical emergency could mean not paying rent or keeping the lights on.

Having medical coverage for the whole family would create stability. “The large majority of people in the coverage gap are skilled, educated and working,” Bernice said. We could do so much more if we were able to have the peace of mind health coverage provides.”

Bryn's Story



Bryn is a 41-year-old Idahoan with a love for Idaho's outdoors. As an avid recreationalist, she enjoys her small rural community of Sandpoint. She owns her home and small business. Bryn was living the Idaho dream until she recently started experiencing the nightmare of what it's like to live in rural Idaho without health coverage. She applied for a tax credit through the health care exchange, but after business deductions her annual income was too low to qualify and she was unable to afford the premiums. She is in the health care coverage gap.

“Lack of access to affordable care is causing Bryn to lose not only her sight, but the life she has built.”

Bryn has always been very active and healthy. Yet, there are times when even the healthiest people have medical emergencies that are beyond their control. Last year, Bryn's retina detached in her left eye, causing her to have emergency surgery. After the first initial surgery, her retina detached repeatedly, causing her to have five emergency surgeries in four months.

Due to long recoveries from her surgeries and negative effects on her vision, she was not able to work much of the year. Her medical bills piled up and depleted her savings. She doesn't want to move away from her beloved home in Idaho, but she needs affordable medical care. She should not have to leave her home and community to get the health care she needs to be healthy and work. Lack of access to affordable care is causing Bryn to lose not only her sight, but the life she has built.

Dannielle's Story

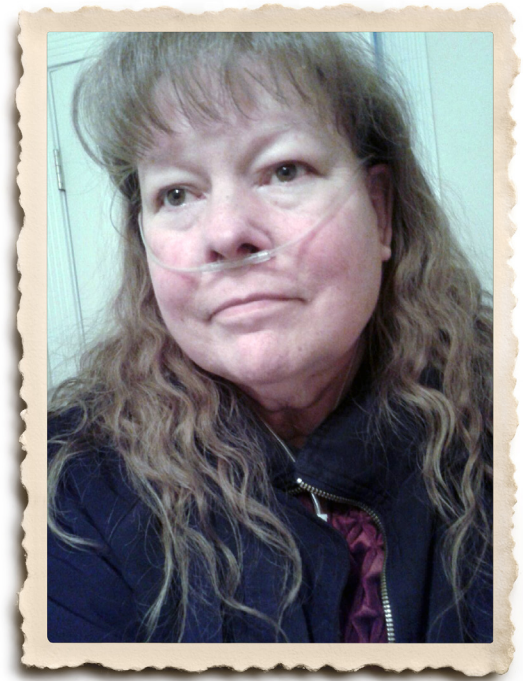


My name is Dannielle. My family and I recently moved from Albion to Boise to find more work opportunities. I fall into the coverage gap, and I worry every day about not having health insurance. I've had endometriosis since I was a child, and lack of health coverage has left me with no choice but to let it go untreated. At a point, the adhesions in my body began crushing my internal organs, which led to emergency surgery. Hospitalizations have caused me to leave and lose jobs because of my untreated medical conditions.

“Being in the gap makes it harder to work. By helping me access affordable health care coverage, I will be more productive and be able to support our family without government assistance.”

A few years ago, I fell down the stairs and broke a rib. While my rib was being repaired, we learned that I also have a heart condition. Seeing a cardiologist would require payment in full, and I can't afford to both visit a specialist and pay for food and clothes for my kids. My family is not looking for a government handout. Being in the gap makes it harder to work. With access to affordable health care coverage, I will be more productive and able to support my family without government assistance. For us, this is not a political issue. I am a good, Christian Republican and I support closing the health care gap.

Lynn's Story



My name is Lynn and I'm from Pocatello. My story started when I was raising my three wonderful kids on my own. I was self-sufficient, had a great job with amazing benefits and had just bought my first house. Life seemed to be going well—and then I suffered a heart attack at age 35.

That first medical emergency revealed a host of other health conditions. Out of concern for my health, the doctors wouldn't lift the medical hold for me to return to work. I ended up losing that job and all associated benefits.

“I have to make the choice every month to buy the medications and oxygen I can't live without, or to buy food...living in the coverage gap causes unnecessary suffering.”

As the years went by, I had three more heart attacks and so many more serious health issues. I'll never forget the day all of my doctors told me I had one day to six months to live. Even a life-threatening high blood pressure of 350/190 didn't end my life. That was the day I was told by the hospital staff that I'm supposed to be here.

Despite my many health conditions, I'm determined not to give up. I didn't qualify for Social Security Disability, so my company set me up with a small disability income. I'm grateful, but it doesn't include health coverage. It covers my absolute basic bills and that's it. I'm not eligible for any programs, as I fall in the coverage gap.

I have to make the choice every month to buy the medications and oxygen I can't live without, or to buy food. I eat one meal a day and sometimes it is just a can of beans. Many families are hard-working and are faced with these same choices. Living in the coverage gap causes unnecessary suffering. It will take all of us coming together to change this and make a difference.

Cheryl's Story



My name is Cheryl and I live in Boise. I am a single mom to a beautiful 11-year-old girl, Violet. We enjoy singing, watching movies and spending time with extended family.

It's important that I'm healthy so that I can be there for my daughter. I owe the preservation of my present life to affordable health coverage. I have been in the coverage gap and it's a stressful place to be. In my search for permanent employment, I worked temporary and seasonal jobs that did not offer health insurance. I have been in and out of the insurance market as my income has fluctuated between jobs. I did not

“Access to affordable health coverage is essential for people to live productive and secure lives. With it, I am able to get access to my medications and health care. I am able to work and enjoy life with my daughter.”

make enough for a tax credit, and made too much to qualify for Medicaid. My income barely covered my basic bills. The three prescriptions I take help me function for my daughter emotionally and physically.

Access to affordable health coverage is essential for people to live productive and secure lives. With it, I am able to get access to my medications and health care. I am able to work and enjoy life with my daughter.

Beverly's Story

Beverly lives in Lapwai, a small town outside of Lewiston. She grew up in Idaho, but until recently was living in Oregon where she had a good job with health coverage. One day, she had an accident at work. She was exposed to some chemicals inside the warehouse that caused her to black out and hit her head on the concrete floor. She broke her nose, glasses, and suffered from an irreversible brain injury. She now has memory loss, blurry vision, stuttering speech, and irregularities in emotional responses. It's hard for her to concentrate and problem solve.

“Accidents can happen to anyone, leaving them without the ability to work or access health care. Closing the coverage gap would solve this problem for many Idahoans.”

This accident has lasting impacts on Beverly's everyday life. She is unable to do the things she loves to do like crochet and drive her motorcycle. She was never able to return to work. After her worker's compensation ran out, she was left with few options. So, she applied for early Social Security at age 63 and moved back home to live with her friend in Lapwai. Unfortunately, early retirement through Social Security doesn't qualify Beverly for Medicare until she is 65.

So she waits in the coverage gap, hoping her that her conditions don't get worse or that an emergency lands her in the hospital with medical bills that would bankrupt her. Accidents can happen to anyone, leaving them without the ability to work or access health care. Closing the coverage gap would solve this problem for many Idahoans.

Donna's Story



Donna lives in Boise. Like most Idahoans, she loves fishing and camping in the outdoors. She has raised four children, is the proud grandmother of eleven grandchildren, and great grandmother to one great-grandbaby. For years she was a behavioral therapist, working with children and families in their homes and out in the community. She was always healthy until four years ago, when she started having what she calls “episodes.” These medical events present themselves as a combination of a stroke and seizure.

“Access to affordable health coverage is critical for Idahoans like Donna to keep a job, avoid financial crisis, and live healthier lives.”

At first these episodes were only happening periodically, but then began to occur more frequently. Ultimately, it was too risky for her to keep her job working with kids and families. That’s when things got really challenging for Donna. Without a job, she couldn’t afford health coverage. She was then unable to receive a diagnosis or treatment for her condition. With medical bills piling up fast, and no solution in sight that would allow her to work, she eventually qualified for disability, but has to wait two years to qualify for health coverage through Medicare.

Donna languishes in the coverage gap with her episodes happening daily and getting worse. Access to affordable health coverage is critical for Idahoans like Donna to keep a job, avoid financial crisis, and live healthier lives.

Dawn's Story



Dawn lives in a very beautiful rural part of Northern Idaho in Kootenai County called Cataldo. Throughout her life she has been a business owner, scout leader and very active member of her community, and is currently raising her 14-year-old grandson. For many years, she ran a marketing corporation with her husband here in Idaho. When they divorced, the business was dissolved and for the first time she found herself living without health coverage. She was okay for a while, until she developed arthritis and her bones started breaking

“...what she really needs is a full time job. She wants to work...health coverage would make that possible.”

down, causing severe back and hip issues. This made it incredibly difficult to continue working, let alone afford health coverage. Now she's in the coverage gap, living in a lot of pain and using a cane to help me get around.

She does what she can to supplement her income to get by, but what she really needs is a full-time job. Dawn wants to work and really misses working full time. Health coverage would allow her to get the surgery and treatment she needs to work full time. Receiving treatment for her arthritis would also lessen the burden her grandson bears doing things she would like to be able to do herself.

When Idahoans with health conditions go uninsured, everyone else picks up the costs. The surgery Dawn needs is upwards of \$70,000 in her local non-profit hospital. The costs are so high because many that live there go uninsured. There are a lot of seniors in her area, some even raising their grandkids. Closing the coverage gap would bring down costs for her rural part of Idaho, and help support a healthier and more productive community.

Rebecca's Story



Rebecca lives in Idaho Falls with her husband. They have six children, and five are still living at home. Rebecca's husband served in the military, but due to injuries he is now on disability, with Rebecca his main caregiver. Rebecca is the only uninsured member in her family. Her children are on Medicaid and her husband has insurance through the VA.

“Health coverage would allow Rebecca to avoid financial crisis, prevent cancer, and keep her healthy to care for her family.”

Rebecca has cancerous polyps and is supposed to get a colonoscopy every year but hasn't been able to because she doesn't have health insurance. Because these tests require a specialist, she hasn't been able to find enough financial assistance to cover those costs. Rebecca is a member of the LDS church and a specialist in her ward is willing to waive his fees for her, but she would still have to pay thousands of dollars in hospital costs.

Rebecca feels very fortunate that she rarely gets sick, but she lives in fear because she desperately needs the preventative screenings to ensure she doesn't develop cancer. This last year she had an ankle injury that sent her to the emergency room, and she had to access the indigent care program to pay her medical bills. Health coverage would allow Rebecca to avoid financial crisis, prevent cancer, and keep her healthy to care for her family.

Shannon's Story

My name is Shannon and I live in New Plymouth with my husband. I have two grown children and one gorgeous little grandbaby. I am employed and have health coverage, but I want to briefly tell you my story of what happened when I fell in the coverage gap a few years ago.

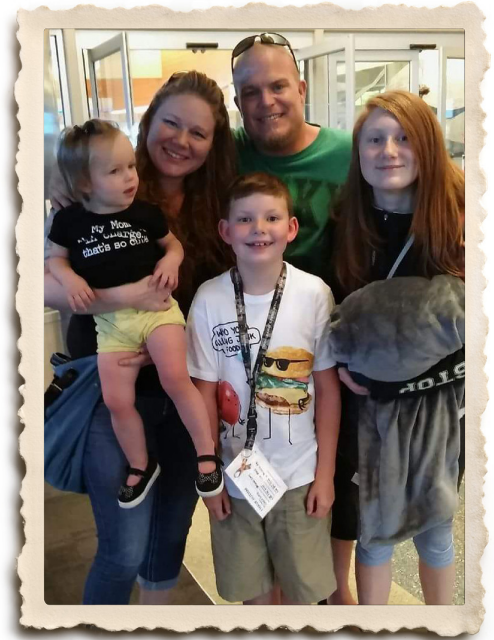
After months of feeling incredibly tired, I ended up in the doctor's office. I was diagnosed with an extreme case of anemia that required surgery and a blood transfusion. For months after my surgery, I had complications. I dealt with excruciating pain and felt very ill. During this time, my employer had canceled our employee health benefits so I couldn't afford to go to the doctor. When I finally couldn't wait any longer, I went to the doctor and found out I needed another emergency surgery. I had to jump

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through so many hoops and applications to try to get help with covering the costs of the surgery. I eventually ended up utilizing the county's indigent fund to cover the cost of the surgery. I was fortunate that the approval came through when it did, because after I finally received the surgery, I was told that I would have gone septic and died if I had waited one more week.

These are the types of situations that Idahoans in the coverage gap find themselves in. They are working without a health benefit but can't afford insurance on their own. When there is an emergency, the state and counties pick up the bill and by delaying treatment, many Idahoans are literally risking their lives.

Melanie's Story



Melanie lives in Boise with her husband and children. Three of Melanie's children have special needs that require services and therapies to help them function and be healthy. She is their full-time caregiver, which is necessary for the number of appointments each child needs every week to help them manage their disabilities and thrive. Her husband is currently on disability. For years he was a contractor for the military, but it didn't come with health benefits. Without access to health care his osteoporosis and other health conditions went untreated until he was no longer able to work. He is now permanently disabled.

“Each day that Melanie doesn't receive health care services is terrifying... Access to health coverage is the key to Melanie's life.”

Being a full-time caregiver to special needs children is incredibly challenging and taxing. Melanie is constantly having to choose between buying groceries or gas to get to get her children to their many therapies. Paying for health care for herself is impossible because of her limited finances .The only time she receives health care is when she ends up in the emergency room—where medical bills pile up and go unpaid. She needs to file medical bankruptcy, but can't come up with the funds to file the paperwork.

Each day that Melanie doesn't receive health care services is terrifying. She lives in fear that a medical emergency will take her away from her children. She would love to return to college and finish the last few credits she needs to graduate. Until she has access to health care, her education is on hold. Access to health coverage is the key to improving Melanie's life.

Ann's Story

My name is Ann and I live in Northern Idaho. I am 55 years old and I live in the coverage gap. I have worked cleaning houses for years, and it's taken a toll on my body. The hard physical labor has exacerbated the arthritis I've had since I was a child, and caused excruciating back pain. I can only work about two hours at a time before I can barely move.

“I just keep holding on...hoping that I can get the health care I need before I end up homeless and physically unable to work even a few hours.”

I've lived without health coverage for years because I haven't been able to afford it. I didn't even know there was such a thing as a health coverage gap until recently. I have tried to apply for assistance, but make “too much” to qualify for Medicaid. I'm fortunate that I can sometimes access the free clinic for my blood pressure medication, but I have another health condition that desperately needs attention from a specialist. Many times when I eat, food gets stuck in my chest and I can barely breathe. This brings on panic attacks because I fear that I am going to die from asphyxiation.

I can barely cover the \$200 a month for the room I am renting and the other basics like food. I'm worried that I may end up living in my car. I just keep holding on, doing what I can to get through each day hoping that something changes, that I can get the health care I need before I end up homeless and physically unable to work even a few hours.

Lisa's Story

Lisa lives in Idaho Falls. She has raised a family and been a hardworking taxpayer since she was a teenager. A few years ago the business she worked for closed down and she lost her job and health coverage. At that time she also started having health problems. Her knees, hips, and ankles started swelling up making it difficult to stand or walk for more than a few minutes. Because she couldn't access the specialist, treatment and medications she needed to resolve her health issues she has not been able to work.

“I am Christian and my God taught me to love thy neighbor and if there is someone in need of a hand up you give them a hand up. You take care of the poor and the sick.”

After being unable to make ends meet, Lisa moved in with one of her children and grandchildren. She fears that her undiagnosed illness is serious and that it will only continue to worsen without medical treatment. It's now been a few years since the initial onset of her condition; she has good days and bad days but still struggles to stand and walk. This last winter, she became very sick from the flu and had to go to the hospital. She can't pay the bill and fears a life of continued medical debt.

Close the Gap Idaho would like to thank all the Idahoans who have shared their stories. They have bravely come forward to show elected officials the value of access to affordable health coverage in Idaho. May we all come together and remember the individual people in Idaho affected by healthcare policies.

