

# Thomas, Yakima

## A healthcare rollercoaster

Most 14-year-olds are lanky string beans with bodies that are growing tall and strong—but not Thomas. While adolescence made his friends shoot skyward, Thomas' height remained pretty much the same.

On one occasion, he was forced to sit on the sidelines while his friends rode the Go Karts during a school field trip.

“All his friends laughed,” said Thomas' mom, Claudia. “He was devastated.”

When his parents learned that Thomas' condition was treatable, they were at once relieved and worried. Without health insurance, the \$30,000 per year required for Thomas' treatment was simply out of reach.

An enrollment outreach worker at the clinic where Claudia works came to the rescue, helping the family enroll in the State Children's Health Insurance Program (SCHIP) program, a joint state and federal insurance program with modest monthly premiums.

The results of the treatment were noticeable: not only was he growing taller, but he exuded a new sense of confidence.

That should have been the family's happy ending. Then, Claudia got a pay raise in 2007. That modest raise pushed the family's income \$100 a month over the income limit for SCHIP and jeopardized Thomas' treatment.

Thanks to the recently passed Cover All Kids law, the rollercoaster ride is ending.

The family hung on by covering Claudia and her three children through the clinic, at a cost of about \$400 a month. Thomas' father, who works laying tile, is going without. One serious health incident could have meant medical bankruptcy for the family.

It's an insurance roller coaster all too common for families whose incomes hover too close to the income limit for publicly subsidized health insurance. But thanks to the recently passed Cover All Kids law, the rollercoaster ride is ending.

In January 2009, income limits for SCHIP coverage, for which families pay a reasonable monthly premium, will increase from 250% up to 300% of the Federal Poverty Limit.

For Thomas' parents it means they will no longer have to worry about where the money is coming from for the next visit to the doctor.

For Thomas, it simply means the sky is the limit.

\*Thomas' real name has been changed for privacy reasons