

Chaz and Tyler, Bellingham

When the ER was the family's only doctor



Until this summer, Tyler and Chaz's doctor was the emergency room. The boys made four or five visits there in the past two years—not because they've been especially accident prone or sickly. They've had a few fevers, and once Tyler, age four, smashed his foot in a door, requiring stitches. Their parents took them to the emergency room because—without health insurance—that was the only medical care they had access to.

Other times when they needed medical care, "I played doctor myself," said their mother, Traci Boyd.

Without a regular doctor to make sure the boys got the regular preventive care they need, they got behind on their immunizations, and they had no dental care at all. Chaz, age 10, was starting to get a bunch of cavities, and Tyler needed glasses.

The family tried to get insurance through an employer, but they found themselves caught in a series of Catch-22s: The boys' father, James Boyd, makes good money as a welder-fitter, but the work is seasonal and he's often laid off. Typically, his employers won't offer family health benefits until he's been there a year, but the work rarely lasts that long. Traci tried to get a job—one that offered family health insurance benefits—but Tyler began showing symptoms of autism and got kicked out of several daycares. Without childcare, Traci couldn't take a job and get health insurance. Without health insurance, she couldn't get Tyler diagnosed, let alone get the care that might enable him to function in a daycare.

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Because James earns decent money, Traci didn't think they qualified for state help. But when outreach workers sent Chaz home from school with a brochure about state health coverage, she was desperate, so she applied. Two days later, she got a phone call telling her the boys would be covered—and the state would even cover the emergency room visit for Tyler's foot. The boys would be able to go to the dentist and Tyler could be tested for autism.

"I was in tears when I got that call," Traci said, choking up even as she spoke. "I felt like all the hard work we had done finally paid off. It made us feel better as parents."