

Lorelei and Kayla, Yakima

Punished with a raise?



Raising a family on \$32,000 a year isn't easy, so when Lorena Larios was up for a \$300 a month promotion, accepting it was a no brainer—until she learned that the increase in income would boot her children off the State Children's Health Insurance Program (SCHIP).

Without SCHIP, Larios faced monthly premiums in excess of \$800 a month to insure her two children, an amount that would plunge her recklessly close to the financial edge.

Luckily, in 2007, the Legislature passed the Cover All Kids bill, which expanded the income guidelines, allowing Larios to both move up at work and maintain a stable household budget.

"SCHIP helps me keep my kids healthy and out of the emergency room," she says. "Life would be a hardship without this insurance."

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Larios adds that the insurance allows her to provide her children with a higher quality of life.

"If I didn't have the insurance, my girls would have to go without the fun things in life, like sports and other recreational activities," says Larios, whose 10-year-old daughter Kayla plays year-round soccer and is on a Little League cheerleading team.

With the income guidelines set to expand even further in 2009, Larios has greeted an upcoming second promotion with enthusiasm.

Twelve-year-old Lorelei is also enthusiastic, but for a completely different reason. One of the "extras" that Larios provided for her was braces, and they were just yanked off for good.