

Mylie and Darrin, Spokane

health care costs are breaking the budget

At ages two and six months, Mylie and Darrin McCanna are flourishing. Mylie is learning a new word just about every day and Darrin is sitting up and grabbing for his sister's toys. Even so, their health care is breaking their parents' budget. Health coverage through their father's employer would cost \$600 a month, so instead their parents, Tara and Bowie, save a bit buying private health coverage for \$432 a month. The coverage doesn't include dental or vision, but at least the kids can see the doctor for the well-child exams that are so important in those early years.

Add in a mortgage, large bills to heat their house through Spokane's winters, and student loans, and the family is struggling to hold its head above water on Bowie's modest salary as a civil engineer in training.

This fall, Tara McCanna heard about Apple Health for Kids and with high hopes applied for this comprehensive and affordable coverage for her children. After struggling with state agencies that lost her paperwork, she finally received the frustrating news that the family's earnings were too high—by \$100 a month. Then came the good news that the income cut-off was rising to 300 percent of the federal poverty level and, come January 2009, her children would get the coverage they need. Then in December Tara found out her children wouldn't get Apple Health after all; the coverage was cut from the state's budget.

The McCannas continue to pay more than they can really afford for coverage that doesn't even cover everything their children need.

Tara hopes that's not the end of her rollercoaster of a story. Darrin is cutting his first teeth and it's time for Mylie to see the dentist. And the McCannas continue to pay more than they can really afford for coverage that doesn't even cover everything their children need.