

Zoe, Spokane

With a raise, coverage lost.

Six-year-old Zoë Osborne had the hardest possible start in life. Born very premature at 25 weeks, she spent the first eight months of her life in the intensive care unit. Zoë was on an oxygen tube until she was one and a half, and later was diagnosed with cerebral palsy.

At long last, though, Zoë is stable. At Christmas a year ago she gave her parents their best present: she managed to learn to walk.

Zoë continues to need regular care. Her nutrition is supplied through a feeding tube. She needs regular check-ups with an endocrinologist and a heart specialist and regular occupational, physical, and aquatic therapies.

Getting Zoë the therapies she needs costs the family \$1,000 a month, the tube feeding hundreds more. The Osbornes were helped by state-subsidized health insurance until this year, when Zoë's father, Gregg, received a raise that put the family over the threshold for Apple Health for Kids.

The family does have access to family coverage through Gregg's employer, but the premiums are very expensive and it won't cover the therapies that her mother Darci believes make a tremendous difference in Zoë's quality of life and future prospects.

So when Darci learned that, thanks to the Cover All Kids law, her family would qualify for Apple Health, she was delighted. She applied and learned that Zoë's coverage would continue seamlessly into 2009. But the day after Christmas she received a letter telling her that, thanks to budget cuts, Zoë wouldn't get coverage after all. In fact, her state-supported insurances was ending on New Year's Day, 2009.

When Darci learned that, thanks to the Cover All Kids law, her family would qualify for coverage through Apple Health, she was delighted.

Darci Osborne is no stranger to navigating the medical system, and she has done what it takes to get Zoë the care she needs, including moving the family to Spokane from the Tri-Cities to get Zoë closer to medical specialists. She describes herself as an activist. But the sudden news rocked her. "How are we supposed to find insurance over the holidays, with four days notice?" she said.