

METRO

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letters TO THE EDITOR

Paying for health insurance tough for single mom working three jobs

ADVOCATING AFFORDABILITY

In response to the opinion piece by Gary Dombroff and Alex Hildebrand from Children First for Oregon (Sept. 2) and your Sept. 7 editorial, I appreciated [your] addressing the Family Health Insurance Assistance Program.

I have been a single parent for 11 years. I've changed health insurance companies six times. I work three good part-time jobs to have a more flexible schedule for my family. This means, however, that I have no retirement, no sick leave or health and dental insurance from an employer.

Health insurance is the largest item in my monthly budget. On top of the monthly premium, I pay a \$1,000 deductible for each of my two children and myself. And, the insurance covers very little.

What has evolved over the last several years is a real reluctance to seek care, especially for me, because it is just too expensive. And then there is the panic that the insurance premiums will rise, and if you've claimed anything in the last five years, it will be hard to get insurance anywhere else because you'll have pre-existing conditions.

I was relieved when I found out about the family assistance program. I was on the waiting list, only to find out that I met all the criteria except one — I have health insurance for my children and myself. Would it be responsible as a parent to cancel insurance for six months to get insurance at a much lower rate? I can't do it. If something happened to one of my children and I had chosen to let my coverage go, I couldn't live with the consequences.

To say that we, along with many other families, lack any control over health care expenses is an understatement. I am so grateful for organizations such as Children First that are active on behalf of affordable health care and insurance for children and families.

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