

The Family Health Care Crisis



PHOTO COURTESY OF HAIGERTY-DAY FAMILY

Oregon Parents Struggle to Maintain Coverage for Themselves and Their Children

By Anne Laufe

Jeff Haigerty worked at Structure, the trendy men's clothing store, for nearly six years, moving into a management position and earning monthly bonuses for continually high sales. His wife, Adrienne Day, a stay-at-home mom and self-proclaimed "wizard" with money, managed their budget so that they could pay the mortgage on their small Portland home and occasionally enjoy a night out. All of that ended last February, when Haigerty lost his job, and along with it, his employer-sponsored health insurance.

Haigerty and Day were able to enroll their two children in the Oregon Health Plan (OHP), which is still open to children and pregnant women who meet the income eligibility requirements, but haven't been able to afford coverage for themselves. Both adults are cancer survivors. Day received radiation treatment for Hodgkin's disease in 1987 and has had no recurrence. Haigerty was diagnosed with bladder cancer two years ago; he had a polyp removed, but hasn't been back to see his doctor for a check-up. Day recently missed a mammogram and needs dental work. Now that their unemployment checks have run out, they're hoping Haigerty will find a job that carries health benefits. "You just focus on the day-to-day," Day says. "It's sad, but I know there are people who are worse off."

Numbers of Uninsured Grow

The Haigerty-Day household is not alone. According to a recently released U.S. Census

report, the number of uninsured Oregonians rose 16 percent in 2003, the fourth highest increase in the nation. Last year, 15.9 percent of Oregonians went without health insurance for a full year. Nationally, 15.6 percent of the population, roughly 45 million people, lacked health insurance in 2003.

The reasons for the increase in the numbers of uninsured include high unemployment and rising health care costs. Two-thirds of all Americans under the age of 65 receive their health insurance through their employer or through the employer of a family member. If that person loses his or her job, they lose their health insurance as well. While many families are entitled to continue their coverage under two federal laws, COBRA (The Consolidated Omnibus Budget Reconciliation Act of 1985) and HIPAA (the Health Insurance Portability and Accountability Act 1996), they must pay the monthly premiums themselves, which can easily top \$1,000 monthly. Added to a mortgage payment and other necessities, health insurance simply becomes unaffordable. Other options are also limited. The numbers of those eligible for OHP coverage was cut from 90,000 to 50,000 in July - that number will be further reduced to 24,000 in the next few months.

Tina Kotek, policy director for Children First for Oregon, which advocates for families and children in the state legislature, says that lack of health insurance is an issue of both financial stability and quality of health for families. Recently Children First issued their