



## **The Uninsured in West Virginia: Putting a Human Face on the Problem of Uninsurance**

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Across America, approximately 41 million people are without health insurance. On any given day in West Virginia, nearly 220,000 adults lack the security and peace of mind health insurance provides...that's 1 one in every 5 adults between the ages of 19 and 64.

Fortunately, we've been much more successful at making sure our children are covered. Only 6.6% of West Virginia's children are without health insurance. That's one of the best rates in the country—half of the national average. Having been so successful at covering our children, we now need to focus our attention on the adult population of West Virginia.

Statistics like those mentioned above provide us with a rough outline of the uninsured population in West Virginia. But a closer look can provide us with a better understanding of what it means to be uninsured. By taking the time to listen to the stories our fellow West Virginians have to share, we are able to put a human face on the problem of living without health insurance and the consequences it has on people's daily lives.

### **Who are the Uninsured?**

Linda and her husband Larry are the parents of an 8-year old girl named Stacy. Larry had always worked, but the jobs he held usually paid low-wages. Due to the couple's low income, their daughter Stacy was eligible to receive a medical card. Larry eventually found a better paying job. The job also offered insurance, but only after Larry had been with the company for six months. Linda promptly notified the proper authorities of the change in her husband's income. She was informed that Stacy would lose her medical card because of the family's higher income.

Shortly after losing her medical card, Stacy became very ill. She was diagnosed with pneumonia and spent nearly a week in the hospital. Although Stacy got the treatment she needed, Stacy's parents ended up owing the hospital nearly \$25,000 in medical expenses.

Tonya is the single parent of a 10-year old boy who suffers from cerebral palsy. Tonya's son Christopher has a medical card, but Tonya has encountered problems getting him the care he needs. Christopher's condition requires him to be seen regularly by a physician, but Tonya could not find any local doctors who were willing to treat her son. Tonya and Christopher now travel several hours to Pittsburgh, Pennsylvania for his medical care.

Meanwhile Tonya has been without insurance for seven years. During that time, Tonya has accumulated a significant amount of debt at her local hospital on which she makes payments each month. Tonya says that she often puts off seeking medical care if she can help it. But even when she does seek medical care, she hasn't always been able to afford the treatment or procedures the doctors have recommended. For instance, last August doctors advised Tonya that she needed to have her gallbladder removed. Not wanting to go further in debt, Tonya still has not had the recommended surgery, despite the discomfort she often experiences. "You just have to tough it out sometimes," she says.

Tonya was finally offered a full time position by her employer and will be eligible for health insurance after her six-month probation period is over. Tonya is looking forward to having health insurance. Although she continues to pay on the debt she accumulated while uninsured, she is relieved that she will soon be able to seek medical care without the fear of going deeper into debt.

## QUICK FACTS:

- 248,765 West Virginians are uninsured
- 61.1% of West Virginia's uninsured work
- 37.3% of West Virginians with annual incomes between \$20,000 and \$39,000 are uninsured
- Of employees making \$20,000 or less, only 25% worked for employers offering health insurance
- 91% of West Virginians surveyed said that having all West Virginians covered by health insurance was very important to them

\*All figures presented here are derived from the WVU Institute for Health Policy Research, Healthcare Survey 2001.

Yvonne and Stephen are a married couple with three children. Yvonne and Stephen both own small businesses and are unable to provide health coverage for their family. When asked if she had ever looked into purchasing health insurance for herself and her family, Yvonne indicated that she had, but she stated that the choices were very limited. Yvonne found that the health insurance plans offered by reputable insurance agents covered so little, and were so expensive that she could not afford them. Meanwhile, she was also very concerned about purchasing coverage from a less-established insurance agency. Even though the insurance plans were cheaper, Yvonne was concerned that if she purchased a policy from an agency without a well-established record, she might encounter problems with coverage, or even worse, find out that the company was a scam.

Yvonne and Stephen have had a lot of difficulty when seeking medical care for their children. Yvonne's oldest son suffered from swollen tonsils and adenoids, making it very difficult for him to breathe at night. In order to get her son the treatment he needed, Yvonne had to pay \$500 in advance to cover the surgeon's fees before a tonsillectomy could even be performed. After the surgery, Yvonne was left with over \$4,000 in hospital bills on which she makes monthly payments.

Yvonne has also experienced difficulty finding a physician who will provide routine treatment to her family. When asked about her husband's and her own health, Yvonne stated that she has had problems with her blood pressure, but that she has received very little treatment for this condition. Yvonne attributes part of the trouble she has had obtaining health care services to the fact that very few physicians or health care facilities are willing to work with uninsured individuals to make payment arrangements.

Helen is a senior citizen who is very concerned about prescription drug prices. Currently, she is on 6 or 7 different medications to treat her medical conditions. Helen states that the monthly cost of these medications is nearly 900 dollars. Meanwhile, her monthly income is 587 dollars. In order to stay on her medications, she often depends on her physician to give her free samples. She admits that there have been times in the past when the doctor did not have free samples to give her. When this has happened, she has had to go without some of her prescriptions in order to be able to afford the medications that she must take.

Mary is a fifty six year old who was diagnosed with breast cancer nine years ago. At the time of her diagnosis, Mary had health insurance. Unfortunately, the agency that issued the insurance policy left the state in 1999, and Mary was left without any coverage. After she lost her insurance coverage, Mary couldn't find another company that was willing to insure her because of her illness. Fortunately for Mary, she discovered the Breast & Cervical Cancer Screening Program administered by the WV Department of Health and Human Resources. This program made it so that Mary could get the medical attention she so desperately needed. Although she is still struggling with cancer, Mary is getting treatment again and she hopes to beat the illness. Mary says that she will "never forget this blessing because I can live to enjoy my friends and family, especially my two grandchildren. This program has been invaluable to my health and well-being and other West Virginians like me."

\*All names have been changed to protect the privacy of the individuals who shared their stories with the Institute for Health Policy Research.