

In Their Own Words

The uninsured talk about living without health insurance



THE KAISER COMMISSION ON Medicaid and the Uninsured



Dianna Oden,
Mosier, OR



The Nelson Family,
Louisville, TN

“There are times that I don’t think I can make it through another work day.”

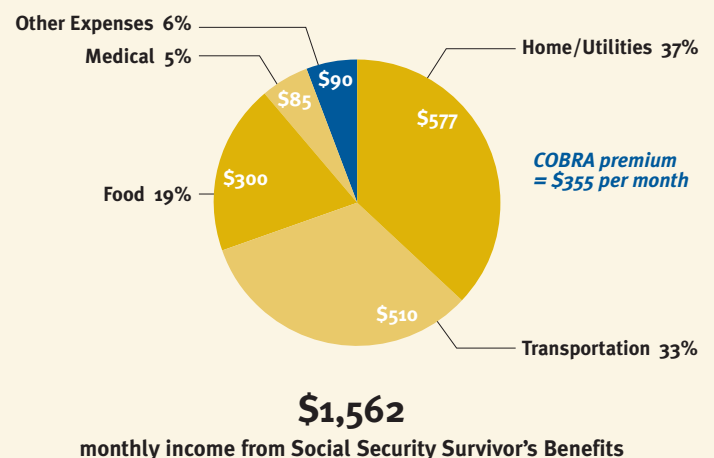
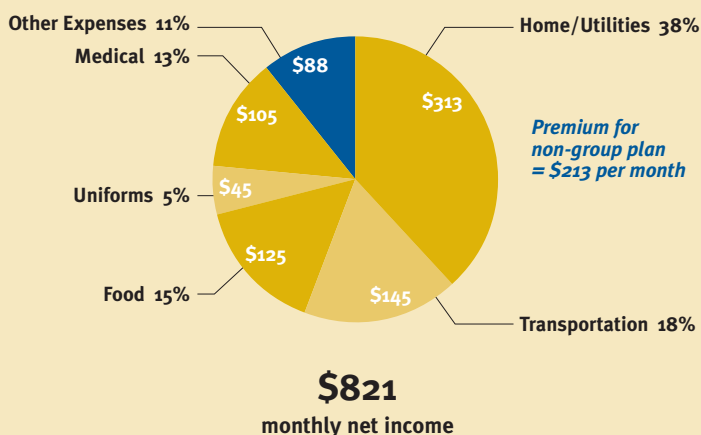
—Dianna Oden

A 52 year old single grandmother working full-time as a waitress, Dianna is coping with several chronic conditions and daily pain. Her \$6.50 an hour wage places her above eligibility levels for the Oregon Health Plan, while private insurance is unaffordable at \$213 a month. Dianna often does without care and is forced to stretch her medications.

“The thing is, you can’t get private insurance for a price you can afford.”

—Patricia Nelson

A 44 year old widow who has a 13 year old son with asthma, Patricia is still paying off a \$6,000 medical debt incurred when Sam was hospitalized 8 years ago. When she changed jobs last year, the family-run bakery was not solvent enough to offer insurance and she couldn't afford the COBRA premiums to continue their coverage. Since the interview, the bakery went out of business and they have both had serious illnesses, resulting in another \$12,000 of medical debt. Mrs. Nelson has recently filed for bankruptcy.



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The Cervantes and Zamora Families, Corpus Christi, TX



The Combs Family, Hemet, CA

“It’s not easy juggling everything...I constantly worry, what if something happens?”

—Rose Ann Cervantes

Rose Ann Cervantes, a 34 year old printing company salesperson, and her 3 children now live with her parents, the Zamoras, to stretch paychecks. Currently paying off a \$10,000 debt from an uncovered injury, Rose Ann dropped coverage for her children when the family premium payroll deductions increased by over \$100 a month. The children have recently been covered under CHIP. Her parents can afford coverage only for her working father. Her mother, disabled under Social Security, is uninsured while in the two-year waiting period for Medicare.

“We looked around for insurance that we could afford, but there wasn’t any...”

—Shannon Combs

Derek and Shannon are in their early thirties, with two children. Derek manages a storage unit facility and has no health benefits. Shannon is home with their new baby and has needed surgery following the birth. Shannon, covered by Medi-Cal while pregnant, became ineligible 60 days post-partum and is uninsured. Their baby boy is now covered under MediCal and their 5-year old daughter through Healthy Families, while Shannon searches for a low-cost health plan.

