

As the costs of medical care rise and the economy weakens, more South Florida families bear the financial burden of being

# UNDERINSURED

**By June Torbati**  
STAFF WRITER

For Jean Bradley-Brooks and her family, getting proper health care has gone from being a challenge to an insurmountable struggle in less than a year. But it's not because they are uninsured or unemployed.

In fact, Bradley-Brooks' husband earns \$54,000 a year as a mechanic for a car dealership and gets health insurance there. But in January, the dealership cut health benefits — raising the family's premium to \$680 a month and the out-of-pocket fees — which has pushed the Bradley-Brookses' finances to the edge.

So far this year, the Pembroke Pines family has spent \$10,000 on medical care and owes thousands more in past hospital bills. Both parents and the three kids — two of whom have chronic health conditions — have skipped doctor-ordered care because they just don't have the money.

"You eat, breathe and live the insurance and the health problems," said Bradley-Brooks, who cannot work or walk well as a result of back problems. "We're going to lose our house because we have to make a choice. It's more important that the children get their health care."

In short, the Bradley-Brooks family has joined the ranks of the underinsured, a growing popula-

REBEKAH MONSON, SUN SENTINEL ILLUSTRATION

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MICHAEL LAUGHLIN, SUN SENTINEL

Kerri Brooks, 11, rests her head on the kitchen table while trying to finish her math homework. Kerri has a chronic illness that drains her energy by early evening. Her mother Jean Bradley-Brooks could benefit from specialized care but the family is underinsured.

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# Medical cost increases create more underinsured

tion of residents who have health insurance but it covers less and costs more than before. The underinsured includes those who spend more than 10 percent of their income on health care or whose deductibles exceed 5 percent, according to the Commonwealth Fund, a private health-care research foundation.

In June, the foundation reported that the number of underinsured Americans grew 60 percent between 2003 and 2007, and now totals 25 million. The number nearly tripled among those making at least \$42,400 for a family of four — rising to 11 percent last year, compared with 4 percent five years ago.

The weak economy, stagnant wages and rising health costs are leaving many employers less able to pay for employee health insurance coverage than they were in more robust times, experts say. That has made employers more likely to pass along the costs through higher premiums, deductibles and co-payments. Others have switched to low-priced health policies in which employees pay thousands upfront before coverage starts. Some have dropped coverage altogether.

Florida has been hit hard. The state's tourism- and construction-based economy is in a downturn, wages are flat and health costs are rising.

"[Florida] is a small-employer market and small employers are the ones being hurt by the economic downturn and by health-care inflation," said John Erb, a Miami-area expert at Deloitte Consulting who advises employers about health benefits.

"[It's] caused governments and major employers to cut back on the health benefits and other benefits they offer their employees," said Mitch Lubitz, a spokesman for Humana, the largest health insurer in the nation and the state.

The Palm Beach County government tries to contain health-insurance cost increases to 10 percent each year by passing on premium increases to the 5,000 county employees who participate in its benefits program, and in 2006 increased prescription-drug and emergency-room co-payments, said Nancy Bolton, the county's risk management director.

South Florida consumers are also being squeezed — by higher gas prices, inflation at 5.6 percent and a collapse in property values — forcing some to choose between food, housing and health care.

## A family's experience

Bradley-Brooks, 42, suffers from an adrenal tumor in her stomach she must closely monitor through twice-yearly exams, which she has skipped for the last two years. Son Nikolas, 12, has juvenile rheumatoid arthritis, a mild form of autism called Asperger syndrome and obsessive-compulsive disorder. He takes medication but has not received recommended counseling because of the cost. Daughter Kerri suffers from migraines but the family can't afford the treatment.

Bradley-Brooks' children haven't been to an eye doctor for more than a year because the family cannot afford the co-payments.

Federal and state aid programs had repeatedly rejected the family

## Finding coverage

Lower the chance of becoming underinsured:

**Look for a comprehensive policy** that covers prescription drugs, hospital bills, doctor care, mental health and catastrophic illness.

**Use a trustworthy insurer or agent.** Check licenses at [flor.com](http://flor.com) or 877-693-5236, and search company ratings at [ambest.com](http://ambest.com). Warning signs include repeated missed payments on claims.

**Read the fine print.** Know what your policy does and does not cover. Do doctor visits count toward the deductible? Does it cover both the medical procedure and the hospital stay? Is there a maximum on your coverage or on your costs? Will the coverage limit for a procedure pay for the entire cost?

## Other options

If you are underinsured:

**Check safety-net providers** such as the North Broward Hospital District at [browardhealth.org](http://browardhealth.org) or 954-759-7400, the South Broward Hospital District at [mhs.net](http://mhs.net) or 954-985-1551, the Palm Beach County Health Care District at [hcdpbc.org](http://hcdpbc.org) or 866-930-0035 and the Florida Association of Community Health Centers at [fahc.org](http://fahc.org) or 800-456-8263.

**Try negotiating prices** with doctors or hospitals. Many will give discounts to those who ask for help.

**Shop for drugs.** Compare drugstore prices at the state's [myfloridax.com](http://myfloridax.com). Ask Partnership for Prescription Assistance if you qualify for free or low-cost drugs, at [pparx.org](http://pparx.org) or 888-477-2669. Many large discount stores have free or low-price generic drugs.

**Ask the doctor or hospital** to lobby your insurer to cover a medical bill that has been denied. Also, immediately appeal denials.

**Keep organized records** and take a systematic approach to billing problems.

**Consider a health savings account.** Set aside pre-tax money for medical bills and purchase a high-deductible policy for catastrophic illness.

**For help** with money or insurance issues, those with life-threatening illnesses can try the Patient Advocate Foundation at [patientadvocate.org](http://patientadvocate.org) or 800-532-5274.

Sources: Consumers Union, [bankrate.com](http://bankrate.com), South Florida insurance agents

for help because her husband's income was too high, but good news came last month: the children qualified for low-cost coverage from the subsidized Florida Healthy Kids program. Bradley-Brooks said she will save \$400 a month on her kids' prescriptions and a few hundred on her premiums.

But she is still worried about getting the care she and her husband need. They still face foreclosure on their home.

## Safety nets strained

Officials say increasing numbers of uninsured and underinsured individuals in Florida are turning to safety-net care providers, including state- and federally funded health care clinics.

The two clinics run by Broward Community and Family Health Centers have logged a 10 percent growth this year in the number of patients seeking services, Chief Executive Rosalyn Frazier said. They cannot continue to absorb the growth and may have to cap the number of patients.

"It's absolutely difficult," she said. "Many health centers run into deficit situations and they have to make some drastic decisions."

Several tax-supported agencies serve underinsured patients in South Florida, including the North

and South Broward hospital districts and the Palm Beach County Health Care District. This year, more people than last year have signed up for Health Care District programs that cover people without their own health insurance, Chief Executive Dwight D. Chenette said.

"Certainly the lagging economy is putting additional pressure on individuals," Chenette said.

Other groups such as the Patient Advocate Foundation try to offer assistance with money and insurance issues to those with life-threatening illnesses.

But some people don't qualify, and health experts say such organizations can't provide long-term solutions to all of the complex problems facing the underinsured. In addition, experts say many underinsured people may not discover the limits of their health policy until it doesn't cover all or part of a serious illness or injury.

"People have a tendency to buy health insurance on price" instead of what fits their needs, said Don Staton, an insurance agent in West Palm Beach. "I don't think they understand the terminology. They don't know what they're getting."

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Reporting this story sent me through the highs and lows of journalism. After weeks of interviews with experts and doctors, insurers and consultants, I knew I still needed a real tale, the experience of someone who actually has to struggle with being underinsured and lost in one of the gaps of the American healthcare system. After finding Jean Bradley Brooks and securing an interview with her, I was thrilled to have found such a concrete example of the phenomenon I was reporting on, but also heart-broken by the struggles she had to go through every day just to provide healthcare for herself, her husband and her children.

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