

In Their Own Words:

Wisconsin Health Care Stories

The Bork Family

Independence, Wisconsin

In our nation's bicentennial year, Pat and Jim Bork bought their farm in the hills of Buffalo County just past Independence, Wisconsin. The farm was their piece of the American dream. Eight children later, Pat and Jim still run their farm, which has grown to 96 head of cattle, and they have a construction business on the side. Their children have grown up, and now just three live at home: 16-year-old Shirlene and older siblings Sandra and Joe. All three kids help milk the cows and make the farm operational. Pat now has the pleasure of playing with her grandchildren and seeing them grow up too.

Both Pat and Jim talk about how important farming is to the state's economy. Wisconsin wouldn't be the same without family farms. Unfortunately, the number of small family farms like the Bork's has been steadily dwindling in Wisconsin. The reality is, farming is a gamble: with a drought or too much rain, the feed crop will not come in from the fields, and the Bork family will not be able to feed their livestock through winter.

Pat, Jim, and their family were enrolled in BadgerCare, but that coverage ended this year when the Borks went over the income eligibility limit. Pat knows her family has benefited from BadgerCare: Over the years, the kids had broken bones, torn-up knees, and lots of stitches, and BadgerCare was there for them when they needed it.



In addition to the kids' bumps and bruises, Pat and Jim have had their own health issues. Pat had to have gallbladder surgery, and she's on a daily medication for her high blood pressure. She has also begun taking medication for restless leg syndrome. Jim has irregular blood sugar levels, which can be very dangerous when he works on roofs or operates heavy machinery. Because the family no longer has coverage, Jim hasn't seen a doctor about his blood sugar, and his health care consists of taking herbal supplements. Jim also has extensive, painful dental problems. When the family had BadgerCare, Jim was able to get the dental care he needed. He has not seen a dentist since they lost their BadgerCare coverage.

Jim says the family just can't afford coverage on their own—he believes it would cost more than \$1,000 a month. The family has no coverage for any accidents that might happen on the farm, or for preventive care. Jim knows that without health care, the family is at risk. Farming is a dangerous profession, as is construction. If Jim, Pat, or any of the kids become injured or unable to work, they will lose their livelihood.

Jim carries worker's compensation insurance for his employees, but at \$5,000 a year, he cannot afford to cover himself. He simply states that if he is injured, the company will be gone anyway, so why pay for coverage now? The Bork family cannot afford even a minor accident.

Pat was told by her county caseworker that if BadgerCare Plus is passed, she, Jim, and Shirlene could qualify for the new plan. And, with the expansion of coverage to childless adults, Sandra and Joe could also have health coverage.

An estimated 563,000 people in Wisconsin are uninsured for all or part of the year, including 110,000 children. Farm families like the Borks are among the most likely Wisconsinites to be uninsured: Almost one-third of the state's farm families either have no health insurance or have only catastrophic coverage. This is partly because buying private insurance is extremely expensive for all self-employed people, but especially for people in risky occupations like farming.

The governor's proposed BadgerCare Plus program includes new income eligibility rules for farmers and other self-employed parents. These new rules are expected to extend coverage to 13,000 Wisconsinites like the Borks. What's more, BadgerCare Plus would ensure that all families have affordable, high-quality health insurance for their children.

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