

In Their Own Words:

Wisconsin Health Care Stories

The Burks Family

Milwaukee, Wisconsin

John and Camillia Burks were both born and raised in Milwaukee. They have seen the city grow and change throughout their lives, and they would not live anywhere else. They have six children, and three of them still live at home, including 14-year-old Courtney. Parents, homeowners, and active in their church, John and Camillia know how to advocate for themselves and their family. However, the family faced an especially difficult struggle with their health coverage.

John is retired after 36 years of working for the railroad, and he qualifies for Medicare due to a work disability. Camillia and the eligible children in their home were receiving BadgerCare, but earlier this year, that coverage was interrupted.

The Burks' health insurance problems began when Camillia took a job in a candy shop where her son, Johnny, was the manager. BadgerCare employer verification forms were sent to her employer, and, after a lengthy process, they were completed. The family thought they were covered.

Like many young girls, Courtney Burks wanted to get her ears pierced. When she was 13, her parents allowed her to do so. Unbeknownst to John and Camillia, Courtney has a predisposition to forming keloids (severe scarring) whenever her skin is disrupted. The



simple ear piercing caused large growths on Courtney's ears. Courtney is extremely embarrassed by her appearance, and the growths on her ears cause pain and have resulted in some hearing loss.

The Burks took Courtney to a doctor who attempted to remove the growths, but that procedure made the condition worse. More disruption to the skin meant more excessive scarring. After visiting a specialist and using medication to prevent further scarring, Courtney was prepared to have outpatient surgery to remove the growths on her ears. However, when the family brought Courtney in for surgery, they found out that they had been dropped from BadgerCare, and the surgery had to be cancelled.

It turned out that, due to a bureaucratic glitch caused by the onerous employer verification process, the Burks were erroneously dropped from the program. It took several months to clear up the problem, and only because the Burks were extremely tenacious did they finally get their BadgerCare coverage restored.

When the family was off of BadgerCare, none of them went to the doctor or the dentist to receive preventive care—they simply could not afford the bills. And even when their coverage was finally restored, they found out that they were required to pay \$450 in back premiums. Now, Courtney can finally get the surgery she needs.

John has worked for more than 40 years and has been a strong Milwaukee citizen. He believes he and his family have a right to receive health care from the state for which they qualify. John says, “I am too old to worry about whether or not my children can see a doctor when they need one. I worked my whole life in this city; my family deserves better than the runaround from the government.”

About three-fifths of the 110,000 uninsured children in Wisconsin are eligible for BadgerCare. Unfortunately, like the Burks children, many of these children have been excluded from BadgerCare by red tape. One of the more problematic administrative barriers is the employer verification requirement the state put in place in 2004. It requires BadgerCare applicants and participants to get their employer to fill out paperwork verifying the employee’s wages and documenting that they don’t have access to a qualified, employer-sponsored health plan.

The Burks family’s experience is all too common. In the 15 months after the employer verification requirement went into effect, BadgerCare enrollment fell by more than 25,000 people. A state review found that the vast majority of these people were eligible for the program—they were simply tripped up by red tape.

The proposed BadgerCare Plus plan would improve the employer verification system, which should significantly reduce the number of eligible families who suffer from delays or denials of health coverage.

*Special thanks to Eoin Dillon, Annie Rowley, Jon Peacock, Vicky Selkove, and Julie Laundrie.
Editing, design, and production by Families USA.*

