

# In Their Own Words:

## Wisconsin Health Care Stories

**Linda Condie**

**Madison, Wisconsin**

**A**t 59 years old, when most people are thinking about retirement, Linda Condie is worrying about her lack of health coverage and about her next temporary job with QualiTemps, her employer for the past five years. The last time Linda had health insurance for an extended period was in 1993, prior to losing her job doing data entry with Dane County, where she had worked for 11 years.

Earning just \$10 an hour, Linda has a very tight budget. A homeowner with a small mortgage, Linda wants more than anything to be able to keep her house—her only asset. She has been able to make ends meet on her limited income, but she is more worried than ever about her lack of health coverage.

Linda has looked into purchasing health insurance in the private market, but she couldn't find a plan she could afford. She says, "Even if I found a plan that only cost \$100 a month, how can I afford that on \$10 an hour? There's just no way."

Unfortunately, Linda has had some health problems in recent years. Since 2002, she has had three eye surgeries (for a detached retina, glaucoma, and corrective surgery), and she now owes \$11,000 in medical bills. She has also been diagnosed with cataracts and needs another surgery, but she cannot afford it. Linda's eye doctor told her that if she does not have cataract surgery, she will lose sight in her left eye completely, and the sight in her right eye is also rapidly deteriorating. Linda wonders how she will continue to do her data entry job if her eye problems worsen.



Linda had been sick for quite a while when she began having a lot of trouble moving around. She went to Access Community Health Centers, and they referred her to a neurologist for a free consultation. The neurologist said he believed Linda had had a mild stroke in January, and he wanted her to get an MRI to confirm that. She was unable to afford the MRI, which would have cost her \$1,500. In addition, she still owes \$600 for the blood tests the community health center did when she first went in.

Linda also has high blood pressure and high cholesterol. She participated in a year-long blood pressure monitoring study through Gemini Scientific, for which she received medication and \$1,200. She says that she knew the medication she was given could have been a placebo, but she felt that the money they paid her for the study was worth it.

“Health insurance would help me take better care of myself. I need to go the eye doctor, but I’m too scared of running up more bills.”

Last year, Linda had to dip into a small annuity she has for her retirement to help with her living expenses. She says she is behind on her house taxes and is thinking about selling her home and moving somewhere else. “But this is my home, the only house I’ve really known. I don’t want to leave, but I’m not sure I’m going to have much of a choice.”

Childless adults are the largest demographic group among Wisconsin’s uninsured, numbering about 149,000. When we think of uninsured childless adults, we sometimes think of healthy young people—the so-called “young invincibles”—who don’t have job-based insurance. However, there are many adults of all ages who, like Linda, need health insurance and aren’t offered affordable coverage through their jobs.

Under current law, the Medicaid and BadgerCare programs cover only adults who are parents, who are 65 or older, or who have a disability. Able-bodied, childless adults are not covered in Wisconsin, regardless of income.

The governor’s BadgerCare Plus proposal would take steps toward creating a basic health insurance plan for low-income, childless adults like Linda. The Department of Health and Family Services estimates that 71,000 childless adults who are currently uninsured would be eligible for the new program.

Another piece of legislation introduced this year, the Healthy Wisconsin initiative, would go a step further, providing more comprehensive coverage for childless adults. The Healthy Wisconsin proposal would offer every state resident an affordable, high-quality health insurance plan.

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*Disclaimer: Each story in this series is based solely on an interview conducted by staff of the Wisconsin Council on Children and Families.*