

# In Their Own Words:

## Wisconsin Health Care Stories

### The Johnson Family

#### Milwaukee, Wisconsin

In some ways, Tamara Johnson feels lucky: She has a healthy son, a good full-time job, and a part-time job so she can make ends meet. However, she is not lucky enough to be able to afford the health insurance that is offered by one of her employers—or to qualify for BadgerCare. This leaves Tamara and her son, 10-year-old Jaquay, uninsured.

As a young single mother, Tamara worked in child care, but she decided that she needed to go back to school to have more opportunities for herself and her son. She graduated while working full-time and raising Jaquay on her own, and she now works at a Milwaukee community center as a director of a parent education school readiness program. In addition to that full-time job, Tamara works part-time at a nonprofit agency directing a staff of foster care home visitors. She works at least 65 hours a week, which has given her the opportunity to own her home and a reliable car and provide Jaquay with a solid foundation.

When Jaquay was little, he and Tamara both had coverage through BadgerCare, but now the income from Tamara's two jobs is too high to qualify, so she and Jaquay both lost their coverage. And although one of Tamara's employers offers health insurance that would cover her and Jaquay, she can't afford it. To complicate the situation, a court order makes Jaquay's father legally responsible for his son's health care, but that has never worked out.

Because Jaquay is healthy, Tamara considers herself lucky, but she knows that it is risky not to have insurance. Jaquay has not had yearly well-child visits since they lost BadgerCare. When it comes to common childhood illnesses, Tamara troubleshoots



problems with the nurse who works with her at the community center. Tamara knows that she needs to figure something out for Jaquay because he is due for immunizations soon, and he wants to join the football team. Jaquay loves football, and he has begged his mom to let him play, but Tamara has not allowed it because she is afraid that he will get hurt.

Tamara believes that someone like herself who works so hard should be able to afford health coverage for her family. “If you aren’t healthy, it is very difficult to make the rest of your life work. All kids deserve health care so that they can just be kids and not be limited because of lack of health care coverage.”

Jaquay Johnson is like most of Wisconsin’s uninsured children, 93 percent of whom are in families with at least one working adult. More than 40,000 of these children are in families, like the Johnsons, with incomes too high to be eligible for BadgerCare. The governor’s BadgerCare Plus proposal would help these families by giving them access to affordable health insurance for their children.

For families with an offer of employer-based insurance, the state would help them purchase it (so long as it is cost-effective for the state to do so). The state would also fill in any gaps in the employer-based coverage so kids can get all the health care services they need.

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