



# In Their Own Words:

## Wisconsin Health Care Stories

### Sharon Mras

#### Stevens Point, Wisconsin

**S**haron Mras has a sign in the playroom of her family child care center that says “Thou Shall Not Whine.” The sign seems to summarize not only what she expects of the children who play and learn in that room every day, but Sharon’s own attitude, even in the face of trying circumstances.

For the last 22 years, Sharon has run Sharon’s Care Center, the only accredited family child care center in Stevens Point, out of her small home. She provides care for five to eight children every day. Most of the children she cares for have special needs, and it is hard work that Sharon does on her own, working 12 hours most days. Sharon is proud of the center she’s built and loves the work she does. She brings in approximately \$35,000 a year from her business, but she’s quick to point out that her net income is only about \$6,000 a year because she has to pay for materials and supplies, food for meals and snacks, utility costs, and all other costs associated with running the center. As part of her licensing and accreditation requirements, she must also have an insured vehicle, working telephone, and daycare liability insurance.

There’s no room in Sharon’s tight budget to purchase private health insurance, and as a self-employed single adult, she doesn’t qualify for existing health care programs. Sharon can’t remember when she last had health insurance—she thinks she was in her twenties. Now, at 59, Sharon is worried about retirement and her health more than ever. She considers herself lucky to receive some health care services through a collaborative program called Health Plus, which is run by the Portage County



Department of Human Services, CAP Services, and St. Michael’s Hospital. She pays a very small fee, and the program covers 50 percent of her health care bills. Sharon also needs several prescription medications, and she was able to find a local program that provides these medicines for free.

Earlier this year, Sharon began experiencing back and abdominal pain. After two weeks of testing, X-rays, an MRI, a CT scan, and a colonoscopy, she was diagnosed with acid reflux, a hernia, and, most worrisome, operable tumors on her spleen and right adrenal gland. Even with Health Plus, Sharon was left with an \$8,000 medical bill. She is able to pay about \$35 a month toward that bill, which she has little hope of paying off any time soon.

Sharon's doctor has recommended surgery for her tumors, but she is postponing it as long as she can because she "just can't afford to be sick." The surgery would not only cost her thousands of dollars, but it would require six weeks of recovery time during which she could not work. Sharon says that six weeks away from work, on top of the medical bills, would ruin her financially and cause her to lose her home and her business.

In the last few years, as her worries about retirement have grown, Sharon has started putting aside about \$100 a month. The roughly \$8,000 she's saved for retirement is all she has. She's worried that her current health care problems will wipe out even these small savings. "One of my biggest worries is that I'll lose it all. I try to keep myself healthy, but I could lose my home, my job, everything, just because I got sick."

When it comes to health coverage, the deck is stacked against people like Sharon. She is self-employed, so she is not offered coverage through her job, and she has too little income to purchase private insurance. Even if she could afford private coverage, Sharon still may not get the care she needs because in Wisconsin, insurance companies are allowed to deny coverage for preexisting medical conditions. What's more, the state does not provide Medicaid or BadgerCare coverage to childless adults, regardless of income.

The second phase of the governor's BadgerCare Plus proposal would establish a basic health insurance plan for low-income, childless adults, expanding coverage to an estimated 71,000 people like Sharon.

While the second phase of BadgerCare Plus would provide basic coverage for these uninsured adults, Healthy Wisconsin would offer them a more comprehensive plan. The Healthy Wisconsin proposal would ensure that all people in the state have access to affordable, high-quality coverage.

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



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