

# In Their Own Words:

## Wisconsin Health Care Stories

### Crystal Owney

#### Milwaukee, Wisconsin

**C**ystal Owney sees herself as a child of the state of Wisconsin, because she grew up in the foster care system beginning when she was 12. By the time she was 14, Crystal had to cope with the deaths of both her mother and older sister. During her six years in foster care, she was moved from family to family about eight times. Despite those challenging circumstances, Crystal attended the Milwaukee High School of the Arts and graduated at the top of her class.

Crystal carried her high school success with her right into college. She is starting her junior year at UW-Milwaukee, where she is majoring in finance. Crystal spent her last two summers interning at a law firm, and, later, at M&I Bank. She manages to balance her studies with part-time work at the bank, membership in various student organizations, and providing mentoring and tutoring services for other foster kids.

Crystal is able to pay her tuition at UW-M through a combination of financial aid, some help from M&I bank, and her own savings. She also pays her own rent and living expenses with money she earns over the summer and by working at the bank about 15 hours each week during the school year.

The one barrier Crystal can't seem to surmount is finding health insurance. She lost her health coverage when she turned 18 and aged out of the foster care system. For more than two years, she has been living day to day without coverage, hoping to stay healthy. Crystal's health has remained relatively good, but she has had several visits to the doctor and hospital that she simply could not avoid. Her most serious health problem was the



broken leg she suffered in the summer of 2006. The bills for her care added up to about \$1,200, and she lost wages during her treatment and recovery. She is proud that she has just finished paying off those medical bills, but doing so took a big chunk out of the money she hoped to save from her job this past summer.

Crystal thinks Medicaid should be extended for people like herself, because the state was her guardian when she turned 18. She notes that if her parents were still around, she could be covered by their insurance.

Crystal knows that even if BadgerCare Plus is passed and starts to cover kids who are aging out of foster care, she would not benefit from that change, because it would not be applied retroactively. Nevertheless, she wholeheartedly supports BadgerCare Plus and wants legislators to know how important it is to cover kids who are in situations like hers. She doesn't want other young adults to have to make the sacrifices she's had to make.

Most college students are covered by their family's health insurance. Parents typically have the option to continue their children's coverage until age 21, as long as the child is in high school or college, and some states allow coverage to continue until age 25. However, Wisconsin youth who are in foster care and covered by Medicaid lose that coverage when they leave the foster care system at age 18. The BadgerCare Plus proposal would change that, extending coverage to about 300 teens each year who, like Crystal, age out of foster care.

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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.*