

# In Their Own Words:

## Wisconsin Health Care Stories

### The Staffield Family

#### Madison, Wisconsin

Standing at the Shopko Pharmacy counter in late July, Deb Staffield thought that everything was finally turning around for her and her son, 12-year-old Nate. Nate has significant emotional and behavioral disorders and had been in foster care and group homes for more than two years. He was finally home with Deb, and she needed to pick up his medications. Deb passed her son's Forward (health care) card to the pharmacy clerk and was stunned to hear that he no longer had coverage. Deb had to place the full cost of Nate's medications—\$600 for just one month—on her credit card. Without health coverage for Nate, Deb doesn't know how she'll pay for the treatment and medication that her son needs.

Deb and Nate have faced a lot of challenges in their life together so far. Unfortunately, the paperwork and hassle Deb must deal with to get health coverage for Nate are proving to be a mammoth battle as well.

Deb and her former husband adopted Nate from South Korea when he was 16 months old. Deb never could have imagined how difficult it would be to cope with Nate's special needs. When Nate was four years old, he was diagnosed with attention deficit hyperactivity disorder (ADHD). Then came the diagnosis of reactive attachment disorder (a psychological disorder in which young children do not form healthy emotional attachments) when he was 10, and Asperger's syndrome (a type of autism) at age 11.

Two years ago, Nate's behavioral and emotional problems became so severe that he had to be temporarily placed in care settings outside the home, including some time spent in treatment facilities and in foster care. But Nate made progress and, in March of this year, he returned home to Deb. It's not easy, but they are really trying to keep their family together.



When Nate lived at home, he and Deb qualified for BadgerCare because of their family income. While Nate was out of the home, his applica-

tion for disability benefits (SSI) was approved, and he also received Medicaid because he was a foster child. But during that period, without a child in the home, Deb no longer qualified for BadgerCare.

When Nate moved back home, Deb learned that her work income made him ineligible for SSI. His SSI benefits were terminated, and along with them, his medical coverage. Nate currently has no health coverage. And without his medications, there is a much greater risk that his dangerous emotional and behavioral problems will return, which could undermine all of the progress he's made in recent years through therapy and treatment.

"It's overwhelming," Deb says. "You have so much information about what he needs for his health, but you can't focus on it because you're worried about how to pay for it, how to make sure he gets the medicine and treatment all these experts say he absolutely needs."

Going without his medications is simply not an option for Nate. Deb has applied for Nate to be reenrolled in Medicaid, but the uncertainty and stress about the outcome is taking a toll on the fragile family. Deb worries that she will have to put another month's worth of medications on her

credit card. She is postponing other health care that Nate needs. For example, Nate needs to go to the dentist, but Deb knows that must be delayed. She worries that they will not be able to continue his therapy if he does not soon have health coverage again. "The programs and services Nate gets are so helpful. Without this help, without health insurance, he won't be able to be in our home. He'd be back in foster care."

Deb would like to tell legislators working on the state budget, "Everything is just very overwhelming and frustrating. The system needs to be made as simple as possible, so people can use it and understand it. We spend so much time worrying about how to get medication and simple care, it is very difficult to deal with the complicated issues of a child with exceptional needs on top of those basic concerns." She also notes the irony that if Nate were back in the foster care system, he would have health coverage again.

Families like the Staffields, who need health coverage the most, are often the least able to devote the time and energy it takes to find ways around the barriers that are thrown in their path. It appears possible that Nate Staffield is still eligible for Medicaid or BadgerCare because his medical expenses should be counted as a deduction from family income. However, a single parent struggling to meet the intensive demands of a child with ADHD and Asperger's syndrome has little time to master the complexities of the eligibility rules and then take on the bureaucracy.

The governor's BadgerCare Plus plan would help families like the Staffields, since all citizen children would be eligible for health insurance. Another aspect of the BadgerCare Plus plan that might help families like the Staffields is a provision that would cover parents whose child or children are temporarily living in facilities away from home. The Senate's Healthy Wisconsin plan would ensure that both Nate and Deb have coverage.

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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.*