

# In Their Own Words:

## Wisconsin Health Care Stories

### The Viola Family

#### Milwaukee, Wisconsin

Chris Viola is a certified personal care worker and has worked for the same client, Dave, for 10 years. Chris and her two young sons, four-year-old Anthony and six-year-old Brandon, live with Dave in his apartment. In addition to working for Dave, Chris helps two other people part-time with grocery shopping and food preparation. Chris finds her job fulfilling, but unfortunately, it does not provide health coverage.

The company Chris works for offers dental insurance to its employees, but not health insurance. What's more, Chris and her boys are not eligible for BadgerCare because the income she earns from caring for Dave and her two other clients is \$400 a month above the program's income limits. BadgerCare enrollees can deduct rent and utilities from their income when determining their eligibility, but Chris does not pay rent because she and her sons live with Dave.

Chris has had problems with medical debt for many years, beginning with her daughter's tragic death in 1999. Jasmine died at the age of two after suffering seizures and other health problems. Chris accumulated nearly \$20,000 in medical bills related to her daughter's illnesses, and after Jasmine's death, Chris filed for bankruptcy.

Chris has tried to repair her credit and her financial stability after the bankruptcy, and she was really making progress until recently. Chris and her boys have had several serious medical situations, and because Chris has no health coverage, her family's medical bills have gone into collection.

In 2006, Brandon developed bronchitis. Chris remembers feeling "absolutely petrified" when she realized her son could not breathe, and she knew she had to get him treatment—but she did not have health insurance. Fortunately, Chris qualified for "charity care" through Brandon's treating hospital, so

most of the bills from his illness were waived. However, she still owes \$700 in medical bills from the breathing tests, medication, and clinic visits related to Brandon's illness.

Also in 2006, Anthony fell off a piece of playground equipment and broke his leg. This required trips to the emergency room and, later, visits to a radiologist and an orthopedist, as well as follow-up clinic care. All of these treatments left Chris with a total of 10 different

accounts totaling nearly \$5,000 in unpaid medical bills, all of which are now in collections.



In addition to worrying about the health of her sons, Chris has her own health issues. She takes medications for high blood pressure, depression, anxiety, and problems sleeping. Treatment for these problems has led to bills of nearly \$2,000 that she owes her regular doctor—a doctor she’s been seeing for more than 10 years. To make matters worse, Chris found out that if she is unable to pay at least \$100 a month toward this \$2,000 debt, her doctor will not treat her. Chris does not want to have to stop seeing her doctor, but she may have no choice.

After Anthony and Brandon’s broken leg and bronchitis, and because of her own continuing health issues, Chris applied for private insurance. She says the only insurance she could find was the Wisconsin Health Insurance Risk Sharing Plan (HIRSP), which offers health insurance to Wisconsin residents who are unable to find adequate health coverage in the private market due to their medical conditions. Even for HIRSP, Chris was told that it would cost her \$300 each month, and that would be coverage just for her, not her children.

To save money, Chris takes the boys to Aurora’s Quick Care, which are mobile health care booths set up in shopping malls and grocery stores, to see nurses or get medication for common illnesses like strep throat and ear infections. She also takes the boys to a free clinic for their yearly check-ups and immunizations.

Chris says that her current medical debt is “heartbreaking,” and she feels overwhelmed by it. The prospect of facing another accident or medical situation with her children without health insurance is truly frightening. “I want to give my kids everything. I want to be able to take care of them if they get sick,” Chris said. “Not having these medical bills and not worrying about what I’ll do if my kids get sick would change my life.”

About 110,000 Wisconsin children are uninsured for all or part of the year. The vast majority of them—93 percent—live in families where at least one adult works. And like the Violas, more than 40,000 of these children are in families with incomes too high to qualify for BadgerCare.

The number of uninsured workers is rising for several reasons, including the fact that a growing number of workers like Chris are in service sector jobs that are less likely to offer health benefits. To make matters worse, some businesses are dropping employee health insurance altogether.

The BadgerCare Plus plan that was proposed by the governor would make affordable health coverage available to Wisconsin’s uninsured children. All citizen children would be eligible to receive coverage through BadgerCare Plus, and families would pay premiums on a sliding scale based on income.

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