

# Don't Forget About *All* of America's Families!

## Don't forget about *all* of our families!

The Latino stake in health care reform is clear. More than 14 million Latinos went without health insurance in 2008, and millions more are deeply disconnected from quality health care.

Throughout the health care reform debate, NCLR collected hundreds of stories from Latinos throughout the country that demonstrate their needs at a personal level. People told their stories on the backs of postcards, submitted them on NCLR's web site, or relayed them through one of the hundreds of community-based organizations—NCLR Affiliates—that are working to provide health services in the nation's medically underserved communities.

The common thread of these stories is simple: without access to affordable, quality health care, the healthy become sick, the sick get sicker, and the sickest have no real chance to get better. As a country, we have the immediate opportunity and resources to change this situation by passing health care reform, and we must ensure that Latinos and all of America's families have workable health care solutions.

The data and the stories match up: we must fix America's fractured health care system.

## Emilio's Mixed-Status Family Los Angeles, CA

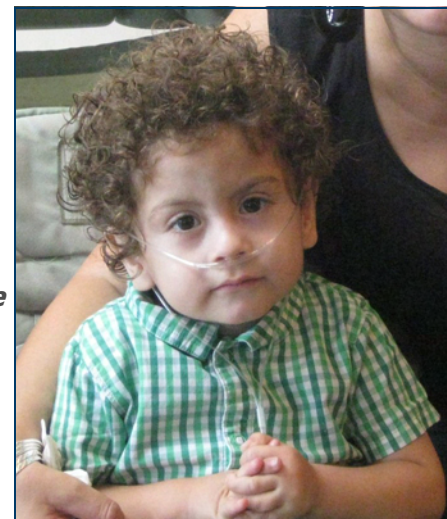
Emilio\* is one of nine million U.S. citizen children living in a mixed-status family, in which citizen children live with one or more immigrant parents. Only three years old, Emilio has a chronic health condition and needs frequent health care to manage his illness. Thanks to Medicaid and a local community health center, Emilio is able to receive all of the services his doctor orders. However, uninsurance still threatens his family. His undocumented parents, Cristina and Manuel, are constantly worried about being healthy and financially stable enough to take care of Emilio and his sisters.

Emilio's Medicaid coverage has made a tremendous difference to his family by relieving much of the financial burden of his health care costs. However, even though Manuel works full-time, his job does not offer health coverage, and Manuel and Cristina do not qualify for public safety-net programs. Uninsured and low-income, Emilio's parents can rarely afford to see a doctor about their own health needs. With no money to spare after paying for rent, food, and school supplies, Emilio's diabetic father is forced to put off the doctor visits he needs to manage his condition.

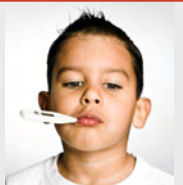
Emilio's family is still paying back the medical bills from the time his mother, Cristina, got very sick. Cristina says,

***I could have avoided these costs if I had been able to go to the doctor before [my illness became serious].***

Emilio's health and well-being depends on health care reform that works for his family. Providing families with access to affordable health coverage would ensure that his parents are healthy enough to take care of their chronically ill son and his older sisters.



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## Uninsurance Threatens Families' Well-Being—Even When Kids Are Covered.

### Cecilia Montebello, CA

Cecilia cares for her three children, including a one-month-old infant, a six-year-old, and a 17-year-old. Although her kids have health coverage, she worries about her oldest child, who will lose his health coverage next year when he turns 18.

Without coverage for herself, she finds it difficult to afford her doctor visits and medication. She says,

***There are times when I can't go to the doctor and I tolerate the pain because I don't have a lot of money. I am always worried, because I need to be healthy for my children.***



### Antonieta's Mixed-Status Family Los Angeles, CA

Antonieta is a 22-year-old undocumented single mother who came to the U.S. as a child at age 15. Though she is unable to adjust her citizenship status, she now calls the U.S. her home and is raising her own family. She has been working since she arrived, but none of her jobs have ever offered health insurance.

While her three children—all U.S. citizens—have public safety-net coverage, Antonieta is ineligible for these programs and cannot afford to purchase a private plan.

She is grateful for her children's coverage, yet she worries every day that she will get sick and be physically or financially unable to care for her three children, all under age five. She says,

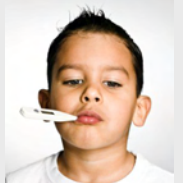
***It's very hard for me because I'm a single mom and I have few resources. I spend my time thinking about how I can care for my three children alone and pay for rent, food, medicine, and doctors. [For example] my children's insurance covers their medicine, but because I'm uninsured, I have to pay for my medication, and sometimes I don't take it because I don't have the money [to fill prescriptions].***

***I need to be healthy in order to take care of and feed my children, but I have had to not go to the doctor so that I will have enough money. I am worried I might get sick because I know that no one is going to help me pay for the medical expenses, much less take care of my children.***

Antonieta knows that she is one serious illness or injury away from being unable to care for her children.

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## Don't Forget About All of America's Families!

### Uninsurance Prevents Access to Preventive Care and Treatment.

#### **Lisa** **Arlington, VA**

Like many Americans, Lisa's insurance has often been tied to where she works. For this reason, she was not able to get care in a serious situation.

For nearly a year, Lisa lived with constant worry about the lump she found in her breast. Uninsured, she could not afford to see a doctor. She was able to get screened for cancer only when she changed employers to one that offered job-based health coverage. She says,

***Shortly after I turned 30, I found a lump in my breast one morning in the shower. I was terrified. The nonprofit I was working for did not offer health coverage and I was uninsured. While many free mammogram programs existed, participation was virtually always restricted by age, income, and [other criteria that I did not fit].***

***I literally changed employees and had to wait until I was insured in a new job before I could investigate further. Thankfully, almost ten months later, I learned that the masses were benign, but I will never forget the terror, anxiety, and frustration of the unknown. Please support health care reform.***

#### **Roman** **Stockton, CA**



Roman and his wife, Veronica, have five children, all under age 18. When Veronica developed a terrible stomach ache, she hoped it would go away on its own. Weeks turned into months, and finally she tried to get a doctor's appointment. However, without insurance, no one would see her. When her condition worsened, Roman took her for emergency care—where she was treated for a ruptured gall bladder. He says,

***We went home [without being seen by a doctor] and the pain got worse; she started vomiting and shivering. I gave her some Tylenol and then took her to the emergency room. The results showed a ruptured gall bladder. My wife almost died...Now I have to face reality and pay my hospital bill.***



#### **Paulina** **Chicago, IL**

Paulina's uninsured father learned of his cancer diagnosis at a late stage. She will never know if his life could have been extended if he had been able to see the doctor earlier. She says,

***Due to lack of insurance, my father did not receive his cancer diagnosis until it was too late. He had pancreatic cancer and was gone in three months. For this reason, I advocate for affordable health insurance for all.***

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### Unaffordable Health Care and Resulting Debts Drain Family Budgets.

#### Andrea Modesto, CA

Andrea works hard and struggles to pay for the care she needs to manage her diabetes. The cost of paying for her policy is draining her family's finances. She says,

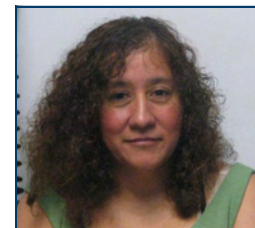
***I was diagnosed with juvenile diabetes at age 18. I've always paid cash and worked to provide myself with health insurance. I also worked for myself and was denied insurance because of my preexisting health condition.***

***During this time I had a severe low blood sugar reaction and decided that I would not go without insurance again. I found a Major Risk Medical Insurance Program (MRMIP) on the Internet, but the costs are still high—\$386 monthly with a \$500 yearly deductible. In one month, costs are over \$500.***

***We are an average American family. We may not be able to keep up with the rising cost of health care. My story is why everyone should have quality, affordable health insurance.***



#### Lupe Montebello, CA



Lupe is a disabled woman living with her four children. A car accident left her unable to walk, making it nearly impossible for her to work outside the home. The family budget is already strained, and when her uninsured children need health care, Lupe has to find a way to pay for their care out of pocket. She says,

***My [uninsured] son got sick some time ago and I had trouble paying... We really need help since I can't work because I can't walk.***

***I worry because my younger sons will soon turn 18 and they, too, will lose their Medicaid coverage—which means that all four of my sons will be uninsured. That adds to my stress, not knowing what's going to happen.***

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### Accessing Employer-Based Coverage Is Difficult—and Getting Harder.

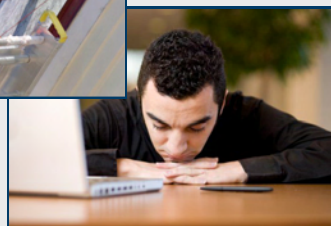
#### Graciela Elgin, IL

Like many young Americans, Graciela works part-time while putting herself through school part-time and therefore cannot get health coverage through her school or her job. As a result, she has not seen a doctor for even routine care. She says,

***As a part-time college student, I am not eligible to receive insurance coverage from my dad's work.***

***The department that I work for does not give insurance options to me because I am a part-time employee.***

***I have not had insurance for approximately two years, and in these two years, I haven't been able to go to the doctor for health care.***



#### Gladys Winfield, IL

A small business owner, Gladys offers health insurance to her employees. However, as the cost of health insurance premiums continue to rise, she worries that some day soon she will be forced to stop offering coverage to her workers. She says,

***No matter what, as a small business, our costs keep going up. If we don't get true reform, there will come a point that we won't be able to provide health insurance.***

#### Edgar Stockton, CA

Edgar and his wife struggle to keep employer-based health insurance during the recession while still paying for basic household needs. He says,

***My wife was diagnosed with an abnormal growth in her vertebra because her sciatic nerve was compressed. For months she saw the doctor and she was prescribed pain pills and could not work. She lost her job.***

***Finally we had to fight to get a surgery that allowed her to walk again. She found another job, but due to the recession she lost it...and as a result she was uninsured again.***

***To add her to the insurance that my employer provides cost me \$600 a month. I cannot stop paying for my house or buying food.***

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## Don't Forget About *All* of America's Families!

### We Need Health Care Reform That Works for *All* of Us.

**Cindy  
Hamilton, MT**

*I'm 54 with no insurance.  
I forgo care due to the  
cost.*

*The ones who have  
insurance—they make a  
doctor's appointment.  
The ones who don't—they  
make a will.*

**Lindsay  
Waverly, IA**

*I lost my job in April and can no  
longer afford health insurance. We  
need affordable health care now so  
that everyone can afford to have  
health care for their families.*

**Ricardo  
Manor, TX**

*We need health  
care and health  
care reform for  
everyone.*



**Lidia  
Surprise, AZ**

*I am a single mom, and I don't  
qualify for [Medicaid] and can't  
afford private insurance for my son  
and me. Please support universal  
health care reform.*

**Joelle  
Waukesha, WI**

*After I graduated from college, I was too old  
to be on my parents' insurance. I was taking  
classes part-time and working part-time so I  
did not qualify for coverage through school or  
work. Since I was paying off debt, I was  
unable to afford health insurance and I went  
without it for a while.*

*I believe in health care for all! Let's affirm  
our commitment to healthy communities and  
a caring country!*



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**Estelle**  
New York, NY

*My mami can't fill all of her prescriptions that she needs to maintain her health [even though] she has Medicaid. She has high blood pressure and suffers from depression. Everyone needs coverage to protect their lives.*

**Emilio**  
Washington, DC

*As a Latino senior in need of the services that Medicare does not pay for, I have trouble paying my bills. My income is not high and I spend large amounts of my total savings on health care.*

*I am in danger of losing all my assets to health care bills. Costs are too high.*



**Marta**  
Maywood, CA

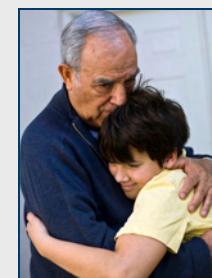
*Two years ago, my mother suffered a heart attack and was in a coma for eight months before passing away. Shortly after, my father received the bill—he now owes over \$600,000.*

*I worry that this would happen to me because I don't have insurance. [However,] when my [insured] husband gets sick, it is easy for him to just go to the doctor because it is affordable.*

**Sandra**  
San Antonio, TX

*My mom is 78, born in Waco, TX. She is retired and should have health care through her lifetime without worrying about the cost of medicine!*

*She canceled her TV, cable, water, and the security alarm to afford her medication.*



**Marvin**  
Tulsa, OK

*My mother went to the hospital and was turned down because she had no health insurance. She's a hardworking American with no insurance.*

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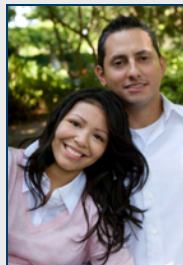
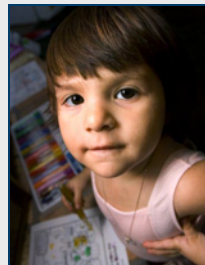
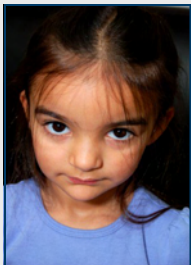
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## We Need Health Care Reform That Works for All of Us.



**Ashley**  
Oconoma, WA

*I am so glad to have [Medicaid] for my son and me during this time when the doctor's office is my second home. But at the age of two, my son will be removed from this health insurance and we will be left with none.*

*Without any help from my job, which doesn't provide health insurance, we will be desperate. We need universal health care available to everybody!*

**Selena**  
Stockton, CA

*I am 14 years old. When I got sick, I needed a new kidney. It was hard for my mom. Even though she was working, we had no health insurance. It took a long time, but finally, I got health coverage through Medicaid.*

*I did get my kidney, but people should have health care.*

**Robin**  
Albuquerque, NM

*It is important to me that we all have access to health care.*

**Olivieri**  
Durham, NC

*Many people can't pay or don't have access [to health care]. Health care reform is necessary.*

**Raymundo**  
Chicago, IL

*My daughter burned her arm and back when she was six years old and needed a skin transplant.*

*All of that cost \$45,000. I cannot pay that much money.*



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