



# REAL PATIENT STORIES

The Impact of Medicaid and the Affordable Care Act Coverage Expansions

## Young Woman Facing Thyroid Disorder Southampton, Suffolk County

A young woman on the East End of Long Island did not have employer-provided health insurance, and had not sought out insurance before she became pregnant at age twenty-six. At this point, the young mom-to-be applied for Medicaid coverage for pregnant women through United Healthcare, and began to see a doctor. It was then she discovered that she had an issue with her thyroid, but couldn't begin treatment until after her baby was born. After the birth of her son, her thyroid issue worsened, and the woman experienced daily symptoms of fainting and vomiting. This left her unable to return to work. An endocrinologist visit would have cost \$160, and the prescription medicine that the woman needed was around \$200 out of pocket now that her Medicaid coverage had ended.

When it seemed like the Emergency Room might have been the only place she could go, she decided to try the HRHCare Kraus Family Health Center in Southampton. It was there she learned that the Essential Plan had just become available, and that she might be able to receive medical coverage. The woman qualified and signed up immediately, while also scheduling a visit to see her local endocrinologist. She was relieved to find that the visit was only \$15 with her new insurance, and that her medication was only five dollars. She could not believe that she had been so close to using the ER as a last resort, and how impossible it would have been for her to pay the subsequent ER bills. Through HRHCare, the woman also learned that she could get her son covered under Child Health Plus for \$9 a month. With the right medication and the right insurance, the woman returned to work and soon decided to seek a job in health care. She now works at a local health center on the East End of Long Island, giving back to her community, while raising her healthy son.

## Couple Contending with Opioid Use Disorders Amenia, Dutchess County

A couple living in Eastern Dutchess County had sought out services from the HRHCare Amenia Health Center periodically, but did not seek out primary or preventive care regularly. After initial contact with HRHCare Amenia, they also reached out to participate in the HRHCare Medication Assisted Treatment (MAT) program to address their opioid use disorders. Because both the woman, in her late 30's, and her partner, a man in his early 40's, did not have any insurance, they had to pay for medication (suboxone) to treat the substance use disorder out of pocket. As a result, they tended not to obtain as much of the medication as needed, and the woman was not able to maintain permanent employment. Additionally, the man had Hepatitis C and was not seeking care for the condition because of financial concerns. Between the two, they also cared for four children, all of whom were uninsured. Due to some family resources, they did not meet financial requirements for Medicaid eligibility.

After the passage of the Affordable Care Act, the woman and children were eligible for expanded Medicaid and the man was eligible for coverage through the New York State of Health Marketplace; HRHCare helped the family enroll right away. The man could also finally receive a comprehensive evaluation and course of treatment for his previously diagnosed Hep C which, in the absence of treatment, had led to significant inflammation of his liver. If the man had not had that workup and treatment, the Hep C would have likely advanced and led to more significant liver disease. The insurance coverage and the stability and financial security it provided enabled the woman to return to work part-time, and ensure that their children received important primary care/well visits to maintain their health.





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## Middle-Aged Cancer Patient Amityville, Suffolk County

A middle-aged woman from the South Shore of Long Island had been a patient at the HRHCare Maxine S. Postal Health Center in Amityville. She had not been feeling well, and her doctors wanted to run some additional tests and have her consult a specialist. However, the woman did not have health insurance. HRHCare informed the patient that she might qualify for Medicaid and put her in touch with staff who helped her apply for coverage. The woman was sent for a mammogram, now covered under preventive care through Medicaid, and she received a diagnosis of breast cancer in October 2016. Thanks to her coverage through Medicaid, the woman could have multiple surgeries, chemotherapy, and radiation. It was difficult for the woman to work during this treatment, and her illness kept her from making a steady income. This made her extremely grateful to receive affordable medical care. A year later, she is now in remission and has found a new job as a Home Health Aide, caring for others in her community.

## High School Student with Vision Impairment Patchogue, Suffolk County

A 17-year-old high school student in Eastern Suffolk County came in for services at the HRHCare Patchogue Health Center. As a high school student, he came in regularly for vaccinations required for school, but also presented with a visible left eye injury. The boy said that due to an accident several years prior, his eyelid drooped significantly, and he could no longer see out of the eye. In addition to the compromised vision, the boy was extremely self-conscious about his appearance. However, because he did not have health insurance, he had been unable to do anything to address the issue. After the Affordable Care Act passed, the boy was connected to an HRHCare Insurance representative who helped him enroll in Medicaid. Because of his newfound Medicaid coverage, the high school student could seek out care from an ophthalmologist. The ophthalmologist told him that he would need surgery, and would likely need to refer the patient to an ocular prosthetic specialist to complete the process. The boy was grateful to finally have his injury addressed.

