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Covered in the suburbs at last

Thousands now
have insurance,
but some decide
to still go without

BY JAMIE SOTONOFF
jsotonoff@dailyherald.com

After two stressful years without health insurance, Arlington Heights residents Keith and Joyce Moens went on healthcare.gov and could hardly believe their eyes.

There, on the computer screen, were five insurance plans they were eligible for and could afford, thanks to the new federal health care law.

"We just looked at each other, and we looked back at the screen, and it's like we saw the light at the end of the tunnel," Joyce said. "I started to cry."

The Moens will be among thousands of suburban residents who, starting Wednesday, will have health insurance as a result of the new federal act.

Others decided not to enroll, perhaps stymied by problems with the federal website, confused by shifting deadlines or, like Valentine and Maria Dominguez of North Aurora, put off by costs that still seemed too high. They decided to gamble a little longer on getting full-time work with employer-paid benefits.

As of Dec. 1, roughly 68,000 applications had been filed in Illinois seeking health insurance for more than 124,000 people. Roughly 7,000 people statewide have signed up for private health insurance, including the Moens. The Illinois Department of Public Health reported numbers jumped as people raced to

See HEALTH on PAGE 5

Health: Son had to make down payment from hospital bed

Continued from Page 1

beat a Christmas Eve application deadline, which was pushed back from Dec. 23.

The Moens chose a Blue Cross Blue Shield PPO that will cost roughly \$300 a month and will cover them and their youngest son, a 19-year-old college student. The plan has high co-pays and a \$10,000-per-person deductible, but it's an amount they said they can live with if one of them is hospitalized or gets sick.

Keith Moens, 61, a finance executive turned Chicago Public School teacher, and Joyce, a 55-year-old part-time day care worker, both lost their jobs and their health insurance in 2011. Figuring their unemployment was only temporary, they looked into getting Cobra continuing health insurance. But Keith says the Cobra insurer wanted \$14,000 upfront, plus monthly payments that would escalate from \$400 a month to a budget-busting \$1,750 a month.

They soon found new jobs, but those were part-time and didn't come with benefits. So they started shopping for private insurance.

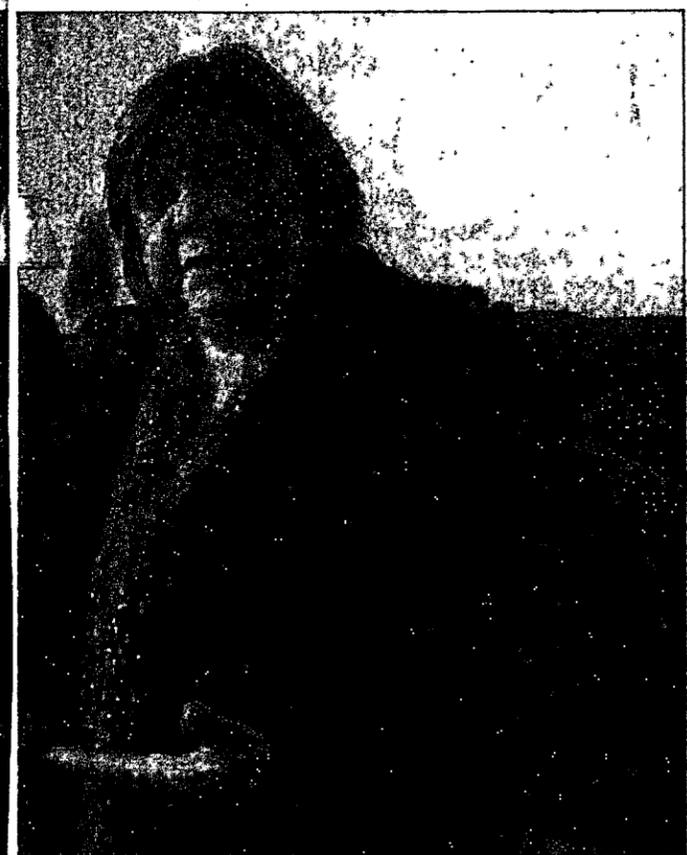
That also was a bust. Keith and the kids were eligible for coverage, but Joyce was not. The insurance companies repeatedly cited Joyce's "pre-existing conditions," which were a thyroid condition, knee pain and a 2006 case of West Nile virus.

Rather than pay premiums to insure only healthy members of their family, the Moens opted to do what many people did — go without insurance and cross their fingers that no one got sick or ended up in the hospital.

Their pay-as-you-go approach had obstacles. Some doctors rejected them because they lacked



Joyce Moens of Arlington Heights says being without health insurance forced her to let her health slide. On Wednesday, she and her sons, Scott and Eric, and husband Keith will have coverage under the new federal health care law.



MARK WELSH/mwelsh@dailyherald.com

"I kept saying, 'What did we ever do to deserve this? I went to work. I paid my bills. I want to take care of myself ... and be with my family like everyone else I should have health insurance. It's not my fault.'"

Joyce Moens of Arlington Heights

insurance. Instead of the lower prices negotiated by major health insurance carriers, the Moens were charged full price for everything, such as a \$700 thyroid blood test or \$200 eye drops.

After a veterinarian gave their family dog a comprehensive blood test for \$25, they joked, "Maybe he can test us?"

"It's been awful. It took a toll on everything and everyone," Keith said. "You live with the nagging feeling of 'what if.'"

One night at midnight, their son Eric — now 26 and with his own insurance through the federal act — ended up in the emergency room, unable to breathe because of a severe cough.

Since he didn't have insurance, Eric had what he describes as "a shakedown in my hospital gown" — being asked to pay a few hundred dollars upfront before getting treatment. Lying on the hospital bed, he handed over his credit card.

"It was crazy," Eric said.

"You shouldn't get sick and say, 'Oh my gosh, how much is this going to cost me?'"

Joyce tried to avoid doctors, fearing big bills or a financially disastrous hospital stay. As time went on, though, her health problems multiplied. Her knee pain worsened and it's now difficult for her to walk.

She's been letting her thyroid go unchecked.

"I kept saying, 'What did we ever do to deserve this?' Joyce said, her eyes welling up with tears. "I went to work. I paid

my bills. I want to take care of myself ... and be with my family like everyone else. I should have health insurance. It's not my fault."

Even with Joyce's health struggles, Keith still feels they dodged a bullet, surviving two years without racking up tens of thousands of dollars in medical bills.

"I know a lot of people have it much worse than we did," Keith said.

"We didn't get blown away, but we did get hit (by the health care crisis). Just

because you didn't file medical bankruptcy doesn't mean you didn't get hit."

The Dominguez family found itself in a similar predicament. Valentine's home inspector business crashed in 2008 along with the housing market, forcing him to take a night-shift factory job to support his wife and two children. He'd been there for five years when the factory downsized and laid him off a few months ago. Maria's jobs as an English literacy volunteer and office worker don't have insurance benefits.

Maria suffers from high cholesterol and fibromyalgia, causing severe hand pain. With insurance, her doctor visits cost \$3 each. Since losing their insurance, they've been \$30 each. She also now must pay full price for her medications, getting by with a few samples from her doctor.

"All the money we saved up is being used for medical bills," Maria said.

The couple shopped for insurance on healthcare.gov but decided not to enroll. Instead, they decided to gamble a little bit longer, hoping Valentine can land a full-time job with benefits before the spring deadline to have health insurance.

Valentine found the healthcare.gov options expensive, and after a job interview last week, he feels hopeful that he'll be employed full time soon.

"I'd like to get my insurance from my next employer," he said.

"So I'm going to wait a little longer."

The Moens aren't going to wait. Now, with their new health insurance, they are feeling better about their future.

"I already have my list of doctors I plan to see," Joyce Moens said.

"I can't wait to start taking care of myself."