100% KIDS COVERAGE

Storybook

Why health coverage matters for Utah children & families

WWW.100PERCENTKIDS.HEALTH
Every kid and parent knows the value of affordable health care, these are their stories. Health insurance provides a critical foundation for kids, so they can stay healthy, manage health conditions or problems, perform better in school, be active, and thrive.

The following stories are from Utah families about their experience with health insurance and health care. From life-saving surgeries and support to avoiding medical debt, their stories highlight why we must ensure all children in Utah can get covered.

We hope these stories will inspire and encourage action toward our goal of 100% coverage for Utah children. Together we can help all children in Utah reach their full potential.

All names in the storybook were changed to protect the privacy of the families.

Learn more about the 100% Kids Coverage Campaign at www.100percentkids.health
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Thank you to all of the individuals and families who shared their stories and experiences. We appreciate your willingness to speak out so that all Utah children can have health insurance. Thank you to the dedicated members of the 100% Kids Coverage Coalition!

- Alliance for a Better Utah
- Big Smiles Utah
- Catholic Diocese of Salt Lake City
- Centro de la Familia de Utah
- Centro Cívico Mexicano
- Coalition of Religious Communities
- Community Health Connect
- Community Health Workers Section - UPHA
- Comunidades Unidas
- Consulate of Mexico in Salt Lake City
- Crossroads Urban Center
- Family Healthcare in St. George
- Friends of the Children - Utah
- Granite Education Foundation
- Holy Cross Ministries
- Intermountain Healthcare
- International Rescue Committee
- Kids Who Count
- Neighborhood House
- Neighborworks Salt Lake
- NW Salt Lake Rotary Club
- OCA Asian Pacific Islander American Advocates Utah (OCA UTAH)
- People’s Health Clinic
- Primary Children’s Hospital
- Root for Kids
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- Smart Smiles School-Based Oral Health Program (Denticare Management)
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- Utah Health Policy Project
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- Utah Chapter American Academy of Pediatrics
- Utah Pacific Islander Health Coalition
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**SARA: LIFE SAVING SURGERY**

Gina’s daughter, Sara -six years old- was born with a heart condition that required two heart surgeries and regular post-operative appointments with the cardiologist for monitoring. Sara had one heart surgery to remove extra flesh in her heart that grew abnormally. Unfortunately, there is a high risk that she will develop it again.

“If [we] didn’t have Medicaid at that time, [we are] not sure how [we] would have covered the expenses.”

Gina acknowledges the fact that if Sara were not a Medicaid recipient, she and her family would not have been able to cover the costs of Sara’s surgeries and medication. Sara’s health is at a high risk due to her congenital heart condition that requires specialized care and, at times, hospitalization. Fortunately, Sara has access to Medicaid, so she can obtain all the medical assistance necessary to keep her healthy, while her family can still provide for their basic needs.

**SOFIA: THE EMOTIONAL TOLL OF BEING UNINSURED**

Sofia is a high school student who struggles with vision and skin issues and frequent sore throats, all of which have affected her self-esteem. Sofia was born in Mexico and is the only one of her siblings without health insurance due to her immigration status. Visiting a dermatologist would mean high medical fees for her family.

Sofia and her family relocated from Chicago, Illinois, where she had access to health care. Her mother recalls feeling relieved knowing that all her children, Sofia included, had access to health care. However, Sofia does not have access to health insurance here in Utah. Having access to health insurance would not only help Sofia’s parents financially, but it would also allow Sofia to get access to quality care, address her health conditions, and help her thrive academically.
Javier, a father of five children, knows the importance of health care.

Javier believes access to health care is a right that shouldn’t be denied to people, especially the vulnerable and children. As Javier notes: immigration status, race, gender, and religion should not be a factor in accessing medical resources.

“Investing in our children is investing in our future as a country. They represent our future as a society.”

Javier continues, "Investing in our children is investing in our future as a country. They represent our future as a society." Javier believes that the government would save a lot of money by investing in the care of our children now; childhood prevention can help avoid medical complications as adults.

Patricia's parents decided to move their family to Utah from Texas with dreams of providing their family with a better future.

As their oldest daughter, Patricia attended high school; she missed out on regular health care check-ups as she is uninsured.

Unfortunately, this year Patricia became seriously ill and had to be hospitalized. Patricia’s parents took time off from work to care for their daughter, who is a minor. Since Patricia did not have access to health care, her parents racked up an unimaginable debt.

This is not the first time Patricia’s parents have dealt with this emotional and financial stress to keep their children healthy and alive. About three years ago, her younger sister, Sara, got a urinary tract infection, which was so severe that it became a life or death situation.

They rushed to the emergency room because the disease had spread to her kidneys. Her parents missed work to be with their daughter. It's been three years, and her parents are still paying off the medical bills from Sara’s health scare, and on top of that, they have Patricia’s bills as well.
AIDE: PROTECTION FROM BIG BILLS

Having health insurance for Aide has been critical in emergency situations, and also helped to avoid emergencies. Aide and her children have Medicaid, which has allowed them to receive the proper attention they need when they get sick.

Thanks to Medicaid, Aide and her family did not need to worry about finances when her child went to the emergency room for surgery.

Having health insurance for her children has meant that she can maintain regular check-ups, which she attributes to why her children have remained healthy.

KARINA: A DREAMER WITH A BRIGHT FUTURE

Karina is a Dreamer, that means she was born outside of the United States and came to this country at a young age. Unfortunately, for Dreamers like her, there is no pathway to a legal immigration status or citizenship.

This also means that she doesn't qualify for public health insurance programs like Medicaid or CHIP. Her family immigrated to this country when she was twelve years old. She is now eighteen, a first-year student at Salt Lake Community College, and is studying to become a Physician Assistant.

Growing up, Karina's mother took Karina and her younger sister to community health clinics to avoid facing prohibitive bills. Seeing a doctor was for emergencies only- and even when emergencies happened like last summer, they were too scared of the cost to go to the ER.
Karina adds, “It definitely had affected me. I want to get a general check-up, but I only go to the doctor when I am ill. It’d be nice to go when I don’t have an illness instead of going when I have something.”

Karina mentioned that while the care in community clinics was helpful, she recognized the care was not the same as if she had health insurance. She would much rather be able to obtain preventive care instead of only when it is medically necessary. She hopes to continue helping her community and offering her services someday to those in need.

He began taking classes at The Blind Center, where he was taught how to make pens out of wood. With that skill in hand, he saw an opportunity to provide for his family and sold his pens around Salt Lake City. However, after embarking on this new endeavor, he could not create enough revenue to pay for his family’s necessities.

Jose’s decision to seek support changed his life and the lives of his children. His children were both able to obtain health insurance through Medicaid. Today, Jose is thankful that his children have the coverage they need because they can receive their annual check-ups and vaccinations. Jose says enrolling in Medicaid coverage has removed a barrier that has allowed him to continue working to provide for his family.

Obtaining medical coverage has removed a barrier that has allowed him to continue working and provide for his family.
Angela has lived in West Valley City for the past 17 years and is the mother of four children. She underwent a c-section during the birth of her last child and unfortunately suffered from several complications. She became bed-bound for three months forcing her to leave her job.

This was difficult because she lost health insurance for her children and herself. Her partner was also forced to leave his construction job to care for her and her children.

During that time, Angela and her family underwent an immense financial crisis.

They lived off their savings to meet their basic needs. She realized she needed support and applied for Medicaid to guarantee that her children had access to health care, and luckily all four children were able to obtain coverage.

Almost immediately, the financial strain lessened, and Angela was able to take her children to their regular check-ups and keep them up to date with immunizations. After her husband returned to work, her children were enrolled in CHIP.

Thanks to both Medicaid and CHIP, Angela’s children could obtain health coverage during their financial hardships and get back on their feet. These programs are essential for families like Angela’s.

Karen is a Honduran immigrant. A couple of years ago, she left a domestic violence situation, leaving home with her three daughters. Picking her family back up has been a challenging process, but she decided to enroll her three daughters into Medicaid, understanding the importance of access to health coverage.

Medicaid has been a lifeline for Johnny’s adoptive family, who assumed care for him when he was an infant after his parents were deported.

When Johnny’s family was granted full guardianship of him, the court also provided the family with Medicaid to ensure Johnny had access to proper health care. Now, Johnny is a healthy young boy who is thriving at school, with his peers, and at home, thanks to having all the preventive health care to set him up for success in his life.
Medicaid has been an important lifeline for Karen's three daughters, who have unique health needs. Her youngest daughter has been diagnosed with Type I Diabetes and can obtain treatment to manage her condition; her middle daughter, who has PTSD, depression, and suicidal thoughts from the trauma she experienced, can receive life-saving treatment and therapy.

Whether it’s medications, doctor or therapist visits, or anything else, Medicaid has been one of this family's tools to make sure Karen's three daughters can grow and thrive like her classmates.

Recently, Karen’s oldest daughter graduated high school. Karen credits this milestone to programs such as Medicaid, and looks forward to when she can give back to her community and Utah.

Karen wants all families, regardless of immigration status, to have the chance to thrive and move forward with their lives when they encounter difficult situations.

Medicaid and CHIP have played an essential role for Susan’s family of eight. They have been able to move forward thanks to these critical health insurance programs. When her husband lost his job, they lost insurance and couldn't keep their children’s yearly wellness check-ups and take care of their medical needs.

Susan had a severe health issue that left her with outstanding medical debt. She could not walk, take care of her children, or work during this time.

Susan is ineligible for health insurance. But she enrolled her children in Medicaid and then CHIP. She found comfort knowing that her children would be okay, that despite being a low-income family, they can access the services they need.
Susan continues to be grateful for programs such as Medicaid and CHIP. With programs like CHIP and Medicaid, families like Susan’s can get the care they need – when they need it.

**PREVENTING ILLNESS**

Liza’s family has Medicaid and uses it to get routine check-ups and vaccinations. Liza understands how beneficial routine check-ups are at preventing various illnesses.

Medicaid has helped Liza get insurance for her family that she would otherwise be unable to afford.

**JOSHUA: THE IMPORTANCE OF HEALTH CARE**

Joshua and his wife learned about Medicaid after being educated on different health care programs such as WIC and Medicaid when they had their first child. Having health insurance is a massive relief for them.

Joshua has a job and can provide for his family. Joshua finds comfort in knowing that he can take them to hospitals without worrying about the financial strain if his children become sick.

Joshua believes all children should have access to health insurance and care regardless of where a child may come from. Joshua says, “Undocumented or documented, we add to our community by paying taxes and supporting this program.”

"Undocumented or documented, we add to our community by paying taxes and supporting this program."
All children and families need access to affordable, quality, health care. Health insurance provides a critical foundation for kids, so they can have better health outcomes, perform better in school, be active, and thrive.

Together we can reach 100% coverage for Utah children so ALL kids can reach their full potential.

Join our campaign to help all Utah children get covered and care!
Learn more at www.100percentkids.health.