



March, 2009

Meet John and Cathy. As Cathy describes it, they are “the poster children” of the current economic crisis. After 21 years as a loyal employee who had risen to the number two position in a manufacturing plant, John lost his job – without prior notice – last June. “Basically, they told him, times are tough, you’re done,” said Cathy. Just like that, John and Cathy were forced to make difficult decisions about their finances that ultimately could affect Cathy’s health.

John was eligible to continue the family’s health coverage under his employer’s health plan through COBRA – the federal provision that gives workers who lose their job the option of paying for coverage under their group plan for a limited time (usually 18 months). Unfortunately, the cost of continuing family coverage would be in excess of \$1,500 per month – an impossibility for the couple who now were reduced to living off of Cathy’s wages from her part-time job and their savings. However, Cathy has chronic health problems such as diabetes and hypertension that cannot be ignored without serious consequences. John and Cathy made the decision to at least pay for continuing coverage for Cathy – at a cost of \$700 per month. John would take his chances and forgo health insurance all together.

John and Cathy saw their lifetime savings erode to nothing as they struggled to meet expenses and pay for Cathy’s health care coverage. The couple was only able to afford Cathy’s coverage for three months. They could no longer pay the premium and stay in their home, buy food, keep their car and pay for basic necessities. Cathy panicked – she was on seven different medications that were absolutely essential for her to continue. “I tried to find health insurance on my own, but because of my pre-existing conditions, no one would touch me,” she explained. The doctor she had seen for years would not renew her prescriptions without an office visit and blood test that she couldn’t afford.

In desperation, Cathy went online to find out if she and John had any options. “We didn’t qualify for any state health programs and we couldn’t buy insurance on our own,” she said. Somehow, Cathy came across the Lake Area Free Clinic website last September. Cathy explained that she never dreamed she would need the services of a free clinic but now she was so grateful to have found one.

Cathy visited the Clinic and waited her turn to be seen (Clinic patients are generally seen on a first come, first served basis). She was treated that first night and started the process of determining the best way for her to receive her

medications. “I knew about the wait, but I didn’t mind. They were absolutely wonderful. I was very impressed with their kindness,” she said.

Luckily, John was able to find a new job in January – at half his old salary. Unfortunately, John must wait six months to be eligible for his employer’s health plan coverage. Grateful for the opportunity, John and Cathy remain hopeful that John has gotten his foot in the door at a company that most likely will recover and offer him a better position in the future.

In the meantime, Cathy continues to maintain her health and receive care at the Clinic for which she is most appreciative. “I don’t know what we would have done without the Clinic. What I would tell people about the Clinic is that it’s a wonderful place if you need them. Don’t be intimidated by going there – we all need help at some point,” she concluded.

John and Cathy’s story is one that can be told by hundreds of people right here in our community – your neighbors, friends and loved ones. Fortunately for them, the Lake Area Free Clinic provides compassionate primary medical care and practical information aimed at prevention. As we realize our dream of building and moving in to a new facility with the capacity to expand our services and hours, we look to the community for continued support.