Angela *Baltimore City*

Angela understands the importance of having access to affordable health care. She has an asthmatic son who requires regular medication; in 2008, he was in and out of the doctor's office. When Angela left her job with the University of Maryland's Law School in 2008—after being told that she was "overqualified" for her position and that there wasn't another job available— she knew her children would be covered through the Maryland Children's Health Program (MCHP) while she looked for another job. Although COBRA was offered through her employer, the premium cost too much and Angela couldn't afford it. Angela learned about MCHP through her masters in health care administration program. She admits, "Interestingly enough, I had never realized that I would be the one seeking out the services for any of [the state programs], but I did. Having health insurance was really important to me because my youngest is asthmatic and at that time he was five and it was really, really rough. It was really bad in terms of his health condition."

When Angela's job ended, she knew she would lose health insurance. Since her sons were covered, her personal health care plan was to stay healthy, "My health plan was to continue to take vitamins, to try to maintain a well-balanced diet, do some exercise and just stay as healthy as I possibly could." While enrolling her sons in MCHP, she discovered that another health care program, the one-month-old Medical Assistance for Families program, expanded Medicaid eligibility to adults with dependent children. Although her children were her first priority, Angela could now get health care coverage, too. She acknowledges that she "was very, very fortunate, very fortunate."

Although there have been no recent medical scares, Angela is a proponent of preventive care so she always keeps up with wellness visits and dental cleanings. She was amazed that the entire family could keep the exact same doctors they had when privately insured through her employer. The entire process has been a seamless transition.

Angela became involved with health care after becoming a mother. That's when she realized how critical quality health care is, especially with a special needs child. She wonders where her son would be without quality care. Today, Angela considers herself a Medicaid advocate. She understands

care. Today, Angela considers herself a Medicaid advocate. She understands its importance for families, like hers, who are in transition or don't make large salaries. She acknowledges that all too often people think that if you need or use government services, then you must be lazy or impoverished. However, she knows that programs like Medical Assistance for Families are needed. For her, the program removed a "tremendous burden" from her shoulders and alleviated her concern about how she was "going to maintain health care" for herself. As Angela says, the coverage allowed her to, "Focus my efforts, my energy on things that I really needed to focus it on, like my kids." Angela recently started a new job, and although she's looking forward to having private insurance, she'll always appreciate the Medicaid program.

. . . Medical Assistance for Families . . . removed a "tremendous burden" from her shoulders . . .

Karen   *Baltimore City*

In early 2007, Karen was employed with a security company and uninsured. She could not afford her employer's health insurance and she didn't qualify for Medicaid because she made too much money. Karen started experiencing a constant pain that was so severe it forced her to see a doctor. Without insurance, Karen paid $1,200 to learn that she had a cyst on her ovary. The doctors couldn't tell her anything else and she didn't have the money to see a specialist. Ultimately, she was sent home with the pain and more questions than answers. She didn't know if the cyst was cancerous or benign.

In 2008, one of Karen's three boys broke his collarbone. Since he was uninsured, she called around to find resources to help with her son's health care needs. She was talking to a friend about the situation when her friend told her about Medical Assistance for Families. By this time, Karen had lost her job with the security company so she applied for herself and her children. Her son received immediate coverage and the rest of the family was approved shortly after.

Once Karen had health insurance, she immediately went to the doctor to get her ovary examined. The sonogram showed that the cyst was benign. It was a good day because Karen received a clean bill of health and there was no cost to her. Due to Karen's positive experiences, she raves about the professionals that accept Medicaid. Her son was treated at Johns Hopkins for his collarbone and she says that it's easy to get referrals and locate a doctor for treatment.

Karen acknowledges that her quality of life has improved with health care because she has "peace of mind." She admits that, "When I didn't have insurance, things would be wrong and I'd have a fever and I'd try to diagnose myself and just call it a day." She no longer has to self-diagnose, seek care in the emergency room, or go without care altogether. She now has a primary care physician and she's noticed that when she goes to the doctor, there are fewer things to treat since she keeps up on her care. For Karen, life is better with health insurance.

Melanie *Baltimore City*

Melanie, who has a master's degree in library science, was a mother of three when she decided to leave her full-time job in 2006 to care for her children. At the time, she felt confident in her decision because her husband worked two jobs and the family had health care coverage. Then the unexpected happened: Her husband lost his job and, with it, the family's health care coverage. The family had always been blessed to have private health care, so Melanie had never looked into alternatives to cover her family. She learned about the Maryland Children's Health Program (MCHP) through an advertisement and immediately enrolled the children.

The children were covered, but Melanie and her husband were not. In the summer of 2008, Melanie went to Maryland General Hospital for a free pregnancy test that confirmed she was expecting a fourth child. The hospital provided information about Maryland's free health care coverage for pregnant women. She was excited to receive coverage because she knew the importance of prenatal care. Once she gave birth to her youngest daughter in March 2009, Melanie learned about the Medicaid expansion and discovered that she might be eligible for coverage through the Medical Assistance for Families program. She completed the application process and received comprehensive health care coverage.

Melanie listed all the ways that Medicaid has helped her family. Everyone has kept up on preventive care, and one of her children, who has an extreme case of eczema, can get necessary medication. She was also impressed with the ease of finding a doctor who accepted the insurance. Initially, Melanie did worry about the stigma associated with Medicaid and was concerned that her family might experience poor service. The fact is, Melanie says, "The experience has been wonderful." She could hold her head up and get the same treatment and care as someone with private insurance.