

Donna likes to be busy. She's raising two of her grandchildren (a 13-year-old and a 9-year-old), prepares home-cooked meals every Sunday for her entire family, works around the house and has a job at the local country store. It takes a lot to slow Donna down. In September 2009, Donna finally had to not only slow down, but screech to a halt when she started spotting blood and then hemorrhaging for weeks without relief. Things got so bad that she was literally in her bathroom standing in a puddle of blood. Her husband, scared she would bleed to death, pleaded with Donna to go to the emergency room. Donna refused. She didn't have health insurance and couldn't afford the costly bill, especially if she was admitted. She was determined to make it through the night until her doctor's office opened the next day. Since she paid an out-of-pocket, sliding fee, she knew the bill would be more manageable. Donna remembers that time vividly, "I got to the point where it's either I'm going to live or I'm going to die. I did, I got to the point where I just didn't care because my life was put on hold." Donna, who's used to being active, was bleeding so hard that she'd rarely venture outside her home, she was sidelined.

Treatment was initially difficult since Donna didn't have insurance. Although her grandchildren always had health coverage through the Maryland Children's Health Program (MCHP), she and her husband were without insurance for 15 years. Prior to her medical emergency, Donna always tried to treat her ailments from her home remedy book collection and would only seek medical care if she was really sick. But, now she was facing something bigger than her home remedies could handle.

The doctor determined that Donna would need a biopsy and she was referred to a reduced fee clinic. Donna contacted her local health department to inquire about assistance. She learned about the Medical Assistance for Families program and applied. Within one week, Donna and her husband had health coverage. She insists that she wasn't looking for a handout, but her husband's painting business wasn't steady, she couldn't work and they couldn't afford the premium for private insurance. Since she got coverage, Donna's had multiple surgeries to resolve the issue and is still recovering.

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Donna's thankful for the coverage. She was able to easily change doctors when she had concerns about her first physician and, since cancer runs in her family, she's relieved that she can now get regular checkups. Her husband was also able to see a doctor when he got extremely sick at work and had to be treated immediately.

Now it's time for Donna and her family to move forward. Bills have added up due to her time off work, and her husband's work took a hit because of the tough winter and slow economy. Thankfully, Donna didn't lose her job in the process. She took a leave of absence and recently started working a few hours per week. Now, she looks forward to things getting back to normal. As she says it, "I want my life back." Thanks to the Medical Assistance for Families program, Donna is on her way to reclaiming her life.

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Pam had a comfortable upbringing. She never thought about health coverage because her parents took care of everything. Pam went to college and focused on building a career and raising a family. She rose through the ranks of a national organization that works with children and was the organization's CEO for Calvert, Saint Mary's and Charles Counties. Pam traveled a lot and between her home and work responsibilities, she says she was always on "ready, set, go." The stress started taking a toll on Pam's health. She had a mini-stroke and was out of work for six weeks. Approximately one year after the mini-stroke, Pam had to quit her job to care for her health. It got to the point where only a small amount of stress would give her bad migraines. Pam said

leaving her job was a matter of life or death. It was way too much pressure and she didn't want to experience another stroke—especially with two children at home. She didn't make the decision lightly. Pam knew she needed a less stressful job, which might mean a smaller salary. What Pam didn't expect was the difficulty in locating a new job, especially with her skills and experience.

Pam needed assistance for herself and her children. She says she had to be realistic and accept the reality of her life after being a CEO, "Look at those programs that are out there that are really there to help you. To help you get through... [T]o fill that gap in from that transitional time, transitioning from one situation into another." Pam knew that assistance was available through the state, but she was dragging her feet to apply. She saw herself as only in transition, but soon realized that the programs are there for all people and it doesn't matter if "you think you're too wonderful to be in it."

Then her son, a football and lacrosse player, started having headaches. They went to the emergency room because he needed medical care. Pam didn't worry about being uninsured: She was willing to establish a payment plan or do whatever it took to get him treated. Her son was treated and upon the hospital staff's recommendation, Pam contacted the local health department about Maryland's health insurance programs. She called for her kids, but was told that she also qualified for coverage. Pam was surprised, but grateful. She says, "What we forget, and I think what is invaluable about this program, is that if the parent isn't okay, then the kid won't be okay. Because you can have all the insurance

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want, even for your children, but if the parent is not taken care of, or their health needs aren't taken care of, what happens when the children don't have a way [to the doctor]? There's something to be said about addressing the needs of the entire family.”

Once Pam received health care coverage, she scheduled a mammogram to check out a lump that was being monitored. Her family has a history of cancer (in fact she was treated for ovarian cancer in 2007), diabetes and hypertension—things that require preventive care. Pam hopes that people see the benefits of Maryland's health care programs before they're faced with a situation where they really need assistance, “You never plan for this. You know, in the perfect world you work, you have health insurance, you have all of the benefits that will make you feel secure and when you find yourself without, you find yourself naked.”

Pam has a new, less stressful job and is looking forward to the future, but she says she's blessed for the help when her family needed it most.

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