Robert Wood Johnson Foundation

When Life Goes Off Script

Hannah and Martin S. - Farmington, Minnesota

That's Medicaid *shares stories of people covered by Medicaid at critical points in their lives, underscoring the importance of stable health insurance coverage in building a Culture of Health.*

You wouldn't know it to see **Hannah and Martin**'s happy, healthy son today, but life began very precariously for the 2-year-old boy.

When he was born blue and not breathing, the feeling in the hospital room quickly turned to panic. He was diagnosed with a congenital heart defect and transferred by helicopter to a children's hospital for immediate open-heart surgery.

His parents, Hannah and Martin, slept at the hospital for two weeks while he recovered. They were not just terrified for their son; they were panic-stricken about how they would ever pay the enormous bill they knew was coming.

For 13 years Hannah worked for a local health system that offered great insurance coverage, but she lost her job while seven months pregnant. The family immediately enrolled in the high-deductible plan offered by Martin's employer, a small agricultural mechanics business.

Although they'd saved for the baby's arrival, they found the $20,000 in out-of-pocket costs daunting.

As the family faced the prospect of significant medical debt, a hospital social worker suggested they apply for Medicaid. Given the loss of Hannah's salary, they discovered that they qualified. Medicaid covered their son's birth, surgery, and follow-up care—including integrated, whole-person care that helped address the trauma they experienced.

A few months later, Hannah started a new position and the family is back on private insurance.