When Life Goes Off Script
Hannah and Martin S. - Farmington, Minnesota

“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.

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.

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