Protecting Heart Health
That's Medicaid

Robert Wood Johnson Foundation

ThatsMedicaid.org
Since 1965, Medicaid has been a backbone of the U.S. health care system. The joint state-federal insurance program covers one in five Americans—including many elderly and disabled individuals and 40 percent of all U.S. children.

That’s Medicaid is a Robert Wood Johnson Foundation-led effort to share diverse stories of people who have been covered by Medicaid at critical points in their lives, underscoring the importance of stable health insurance coverage to a nationwide Culture of Health.

This booklet focuses on the role of Medicaid coverage in supporting individuals with heart conditions. We look at the stories of Latrice in Missouri and Hannah in Minnesota, whose children were born with heart complications that Medicaid was able to quickly cover. And we look at the ongoing benefits for Valerie in South Dakota, who is able to care for her adopted son’s heart defect with Medicaid coverage.

Each of these stories represents a unique example of how Medicaid coverage has been valuable in many people’s lives. We encourage you to use these stories as resources, and to check out the full collection of stories and videos on www.ThatsMedicaid.org.
A few months into Latrice’s pregnancy she found out her baby would be born with heart complications, and the family would need additional support—or go into extreme debt.

The news came in the first weeks of the COVID-19 stay-at-home orders, further adding to the anxiety.

Latrice’s job at an early learning center provides her with health insurance and her 4-year-old daughter receives coverage through the Children’s Health Insurance Program (CHIP), but a Medicaid plan would provide the backstop to ensure the baby would receive the needed care after birth and in the first year of life.

Newborn Makayla was delivered in the early summer of 2020 and was quickly whisked to a children’s care unit, where a team of physicians preformed heart surgery.

When a hospital employee learned that Medicaid was providing coverage for the baby, Latrice was reassured that all the paperwork was in order and that her only responsibility was to get rest.

“That gave me a great relief knowing that she was covered and she was safe, and that wasn’t another stressor on top of all these medical issues,” Latrice says.

Makayla is home now and Medicaid will provide medication, nursing assistance, doctor visits, medical equipment, and nutrition information before she joins her sister on CHIP assistance after her first birthday.

“Medicaid has literally been a lifesaver for my daughter,” Latrice says.

Watch: Latrice’s story in her own words
When Surgery Is Needed
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.

Watch: Hannah and Martin’s story in their own words

www.ThatsMedicaid.org
Valerie and her husband Christopher wanted to adopt two boys from foster care, both with significant health complications.

As a pediatric nurse, Valerie knew she could handle the children medically but was not sure if her family could afford the expenses of their care. However, during the adoption process, she found out both children were automatically covered by South Dakota Medicaid because of their time in foster care. The children, now 5 and 2, will stay on Medicaid until they are 18 or graduate high school, whichever comes first.

The oldest has a heart defect that requires him to be taken to specialist appointments several times a week. The youngest has Down syndrome and has needed a tracheostomy and other significant surgeries, as well as follow-up care, over the years.

The parents now plan their work schedules to make sure at least one of them is home with the boys at all times and trade off attending doctors’ visits.

Though Valerie and Christopher are both privately insured through work, they say adoption was only possible because of Medicaid.

“Without Medicaid there would have been absolutely no way for us to adopt our boys,” Valerie says. “Medicaid lets us focus on the most important thing—taking care of them.”

---

**Watch: Valerie’s story in her own words**