



Cleveland woman takes part-time job, loses insurance coverage in the process

Written by: Casey Ross, September 3, 2015

You could excuse Gwendolyn Harris for thinking she was finally getting some breathing room.

The 51-year-old Clevelander has a \$9-an-hour-job in the health care industry and Medicaid coverage. Then she took on another job, working part time helping people enroll in health insurance.

Harris said she never thought helping others get coverage could affect her own care. But that's exactly what happened.

The part-time job at Universal Health Care Action Network put her above Medicaid's income threshold, and therefore ineligible for coverage.

"You know, I've heard people say it's better just to stay poor," Harris said. "But that's not the solution. That is not the solution for me."

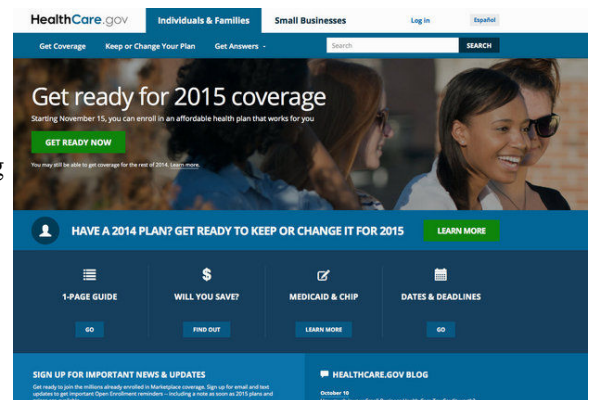
Gov. John Kasich's administration, which has expanded Medicaid coverage, has also encouraged people to pursue jobs and get off the government rolls. In that sense, Harris is a success story -- until you consider what happened next.

She began to look for subsidized insurance under the Affordable Care Act, the federal law that has expanded coverage to millions of Americans. Harris said she has a chronic health condition that is going to require surgery soon, so she wanted to find something comprehensive.

What she found under Ohio's options was a plan with \$405 monthly premium, a \$2,000 deductible, and a maximum of \$6,600 in out-of-pocket costs. The government subsidy brought the total premium down to \$334 a month, but she said the discount is not enough to make it affordable.

"I can't afford the premium, let alone the deductible and the out of pocket," Harris said, adding that the plan has a \$15 co-pay for prescription drugs and \$55 for specialty care visits.

Cathy Levine, executive director at the Universal Health Care Action Network, said Harris's story spotlights holes in the system for expanding access to insurance.



This screen shot made Wednesday, Oct. 15, 2014 shows the home page of HealthCare.gov, a federal government website managed by the U.S. Centers for Medicare & Medicaid Service. Created under the Affordable Care Act, the site has helped people find health insurance, but not necessarily a plan they could afford. (AP Photo) (Uncredited)

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"It's totally unfair that someone follows the rules, gets a job, gets off Medicaid, and now can't obtain coverage," Levine said. "Other states have found ways to design health plans without high deductibles. Ohio should become one of them."

Harris is not sure what she will do next. She said one symptom of her illness, which she did not disclose, is that it makes her tired. But as of right now her plan is to see if she can find a third job to help cover her medical expenses.

"I like the health care field, so I'm hoping to find an overnight shift," she said. "I have to find something."