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'Can we afford to go to the doctor?'

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For Wendy Crow and her husband, Joe, health care comes down to a single question: Can we afford to go to the doctor?

The Crows are among an estimated 16 million Americans who fall in the gap between Medicaid and private insurance. They make too much money to qualify for the former but not enough to pay for the latter and still feed, house and clothe themselves and their three children.

Helping people in that situation may be the only thing on which lawmakers, health care professionals and the insurance industry agree as the debate about health care reform continues.

Bitter public exchanges, television commercials, Internet and advertising volleys and everything from unintentional misinformation to outright fabrication obscure serious discussion about ways to make sure everyone has access to affordable insurance and health care.

Crow, 33, of Bossier City, maintained health insurance for Joe and herself during six of her nine years as a cocktail waitress at Eldorado Casino in Shreveport. Joe stayed home to care for their children so the couple wouldn't have childcare expenses.

She dropped the insurance before the birth of her second child because her share of the premiums rose to more than \$300 a month. Her base pay started at \$2.50 an hour and topped out \$3.01 during her time at the casino. Like other servers, she depended on tips to supplement the base.

She received prenatal care through Medicaid while pregnant with her third — and final — child. A state children's health insurance program covers her children's doctor visits. Wendy and Joe shop around for their care. They depend on LSU Hospital when faced with an emergency like Joe's broken ankle.

"When I had the insurance, I was a fanatic for going to the doctor," Wendy Crow said. "Now I don't go unless I'm really sick. My husband needs some fillings. We had been planning to do that for about a month. I called around and got estimates. I found someone that will do it for \$80 per filling per tooth."

Wendy Crow just started a new job as a bartender at a chain restaurant in Bossier City after losing her job at Eldorado. She's excited about the low-cost insurance plan the restaurant offers after a three-month waiting period.

"I'll make \$2.13 an hour. The insurance is \$8 per person every paycheck. It won't be much of a check, but we'll have insurance," she said.

The Crows would qualify for any of the health insurance subsidies or tax credits outlined in health care reform proposals pending in Congress. The idea behind subsidies and other highlights of the broad reform bills is to make sure all Americans have access to health care.

Supporters and opponents of the reform efforts disagree about the exact number of uninsured people who should be counted. The U.S. Census Bureau estimates there are 47 million uninsured people in the nation, including an estimated 7 million undocumented immigrants. Another 12.3 million — more than half of them children — are eligible for Medicaid but aren't enrolled for whatever reason.

The rates of uninsured children in Louisiana declined from 12.9 percent to 5.4 percent at the end of 2008, in part because of aggressive sign-up campaigns by the Louisiana Children's Health Insurance Program.

Program representatives visit grocery stores, schools and apartment complexes throughout the year. They hold enrollment at key times throughout the year, including the weeks leading up to the start of school.

Tameka Williams visited a recent enrollment event at a Bossier City Housing Authority community center to get school supplies for her daughter and information about low-cost health care for acquaintances.

Williams landed a job as an accounting clerk at the Port of Shreveport-Bossier after graduating from Wiley College. She said she has good insurance that covers her and family members. Health insurance and other benefits were among the factors she weighed when looking for a job.

"I love the Port and the Port loves me," Williams said, laughing.

However, she realizes others aren't so fortunate. She collected LaCHIP and Medicaid flyers and applications to pass on to others.

"I know a few people who have gotten laid off from their jobs and lost benefits, or they don't have benefits," Williams said.

The percentage of uninsured adults in Louisiana was nearly 22 percent at the end of 2008, slightly higher than in 2003, according to state Health Department statistics. Regional rates vary. The rate in northwest Louisiana was 25.8 percent at the end of 2008, compared to 21.6 percent in 2003.

Shreveport native Paul Mladenka, 24, found himself without insurance after he got too old for coverage under his parents' employer-sponsored health insurance plan. He plans to seek insurance through a small business — a barbecue restaurant — he opened in Port Allen a month ago. The restaurant employs about 25 people, including Mladenka and his brother, Michael Mladenka, 25. The brothers got their food service start at Superior Grill in Shreveport as teenagers.

The restaurant will offer health coverage to the owners and some managers, but not all employees, Paul Mladenka said. He noted that he might look at whether the company could afford to offer coverage to more workers.

Mladenka is concerned about the "pay or play" parts of the reform proposals. Employers would have to provide health insurance, the "play" part, or pay fees for uninsured workers. The fees range from a percentage of the company's yearly payroll to a fee for each uninsured employee. The proposals also outline the employers' portion of health insurance premiums, ranging from 50 percent to 72.5 percent.

"Hopefully, with the help of our insurance agents and our legislators, it won't happen, but if it does, we'll cross that bridge when we come to it, no matter how wobbly that bridge is," Paul Mladenka said.

Stephen Wright, CEO of Christus Schumpert Health System, admits he's conflicted by the state of health care in the United States. He understands the bottom line and the bind health care providers face with rising costs and stagnant reimbursement.

However, he still believes there should be some effort toward universal access to primary care

doctors, preventive care and routine health testing, as well as a focus on education and personal responsibility.

"The truth of the matter is, ultimately everybody has to give a little something up, and everybody has to ..."

Wright also believes that everyone shouldn't be guaranteed the same amenities, like a private room and an extensive choice of hospital meals, although everyone should have care and treatment of the same quality.

"If you can contribute to the cost, you might get different amenities," Wright said. "For example, one person who works here might drive a Cadillac and one might drive a Ford. They're different cars, but they both get you where you need to go."

The proposals pending in Congress also include requirements to encourage or force individuals to sign up for insurance. The requirements would be backed with tax penalties that could be waived if a person meets income limits.

Etta King, of Shreveport, might face penalties if the reform comes to pass. King, who celebrated her 65th birthday in August, turned down Medicare, saying it's too expensive.

"They want \$96 and something out of my Social Security for Medicare," she said. "Then I'd have to get a supplemental policy, and that would probably be \$200 a month. You're going to owe something even if you have Medicare, even if you have the supplemental Part B policy."

She draws Social Security and works full-time to pay her rent, car note and other bills. Her employer offers health insurance, but she said she can't afford the premiums for that because of her age.

"I go to LSU Medical Center. I've been going there for five years," King said.

Her daughter and son-in-law have employer-sponsored insurance but still tally up co-pays for doctors visits, surgery and related costs. She recalled that a recent surgery required a \$500 co-pay just to the hospital.

"The bills for the anesthesiologist and things like that aren't here yet," King said. "Health care has just gone through the roof."
