

Health Care Means Health: Stories from Virginians

Uninsured and Scared

My 31-year old daughter is completely uninsured. She was diagnosed with bipolar disorder in 2002. **She isn't ill enough to qualify for disability, not poor enough to qualify for Medicaid, and she was denied coverage for private insurance** a few years ago because of her mental illness and for being overweight. I've been paying for doctor appointments when I could afford them, along with medications. But now I can't afford to pay at all. I'm deep in credit card debt because I used them to pay for her medication and doctor bills when I could.

In order to see a doctor, she goes to the emergency room. When I last checked to see about insurance, I found out that a diagnosis of bipolar disorder is a disqualifier for insurance. And because she's overweight, that's another disqualifier. The only insurance I could get if her bipolar disorder was not considered was \$400 a month. I simply cannot afford it even though I work full-time.

Caught in a Hopeless Cycle

I have dealt with major depression for as long as I can remember. Since I began the time in my life when most people begin doing what they do when they "grow up" I have been unable to hold a steady job. At most, I have been able to hold part time, low paying jobs with no health care.

I begin working with hope and optimism, but eventually my mental health suffers, which also causes me physical symptoms. Because I have no health care coverage, I have been unable to seek medical help. Because I can't afford medical help, I am too ill to work a meaningful job with a livable wage. I am now 32 years old and in worse health than ever. I have never had a job with health care or that paid more than \$10 an hour. I have, however, had thousands of dollars of medical bills. Last year I made less than \$12,000 and had over \$8000 in medical bills. I saw a specialist because I was throwing up every day. They were unable to find a reason for it but that didn't change the bills.

It is incredibly stressful to live a life with no health insurance. It is hard not to be hopeless when you have no money, bad health, and no end in sight.

Just Getting By: Thomas's Story

I have gotten services at my local CSB on and off for the past 6 years. They helped me stabilize but it has not always been easy. I had some relapses and burned bridges with a lot of people who cared about me but I am learning. I'm on the road to recovery and it feels good. After a long struggle and a period of homelessness, I was diagnosed with bipolar disorder. In my

darkest days I spent many nights homeless in my city. It was awful. Looking for food and wondering what to do. I am lucky to have the support of my family.

I don't have Medicaid. I don't have anything. They said I don't qualify. I pay a sliding scale for services. I now have a part-time job that I love and I make small payments for my appointments. It's hard to keep up with the payments but I try my best.

The "Luxury" of Health Care

I have Medicare Parts A, B and D. I have just reached the donut hole in the Medicare Part D plan so my medication now costs over \$300 per month. Because of this I have discontinued using the medication because I can't afford it. This subjects me to severe withdrawal and has the potential to derail my recovery. I have also had to discontinue another medication for the same reason and don't know if my psychosis will return. **Receiving SSDI and working a minimum wage job does not afford me the luxury of taking the drugs I need.**

Shannon's Story

As a child, Shannon experienced debilitating anxiety and panic attacks, affecting her ability to relate and spend time with others. She struggled through adolescence and young adulthood without seeking help. Eventually the illness took a huge toll. She would go on to be hospitalized 29 times over a 9 year period. During periods of wellness she was able to go to college, and eventually earned two degrees. She began to learn more about mental illness through psychology courses. Eventually she became enrolled in a health insurance program for low-income people. She was able to access doctors, therapists, and outpatient mental health supports that were essential to her recovery. Shannon is now a community volunteer who helps others with mental illness overcome serious challenges. **Shannon credits access to health insurance with enabling her to educate herself and obtain the services she needed to get and stay healthy.**

Searching

My daughter is now 47 - was diagnosed in her twenties with bipolar and since has been diagnosed with schizoaffective disorder. She has been in and out of hospitals since 2004 when she overdosed on her meds. **She needs 24/7 housing and has, for the past six years, been living in an assisted living facility which is old, overcrowded and not well managed.** My biggest desire is to see housing in our community that is well staffed and has 24/7 care for those who need it. We keep searching but, so far, nothing is available.

Lack of Funding

My son has schizophrenia and is disabled. We are grateful for the help received from the community service board. However they are severely limited due to lack of funding. Many people with mental disabilities are housed in hospitals at enormous cost rather than in community housing, such as residential intensive care (RIC), which is much less expensive and is

better for the person too. There is not enough housing at the community level. I appreciate the RIC staff and the professionals for all they do with limited resources. They could do so much more with more resources.

Begging for Psychiatric Help

My name is Bob D., I am a consumer with multiple diagnoses. Keeping our E.R. visits at a minimum is the goal in the mental health field. I am in recovery and likely will be for the rest of my life. I have found that I have reclaimed my identity, self worth, confidence that I can live a life like many others who go without a mental health diagnoses. By succumbing that I have a diagnosis and two options: One being that I could have accepted this and squandered the rest of my life away, or two, I need to reclaim my life. I chose the latter. With the help of my service provider – and funding provided by the state of VA, the drop-in center where my recovery and hope for "normalcy" occurred – funded by state of VA – I have regained myself. I consider myself a role model of recovery, and with many of the programs within the state of Virginia I have been able to promote hope and recovery to others, that life does not have to be one's diagnoses. **The system drastically fails in the area for individuals to obtain the help one needs until they either go to emergency room begging for psychiatric help or worse a suicidal attempt.**

Helping Other People

Recovery...I am on the road to recovery. But, it has been a long haul. Bipolar disorder set in for me in 1994 when I was 25 years old. At the first episode it was disabling enough to force me to quit my Ph.D. program. I was on my way to being a successful professional contributing to society and gainfully employed. By 1997 I was in the throes of another episode that forced me to quit my job. I was hospitalized multiple times. I couldn't take care of my son and had to depend on family to fill my role. Recovery seemed impossible. **Psychiatric care, therapy, support groups, and medication all contributed to me beginning on a path toward recovery. Today, I volunteer a few hours a week answering phone calls helping other people with mental illness.**