Pre-Reading Discussion: How do you usually pay for health care? Are you or your family members enrolled in a health insurance plan?

This passage is about a woman named Sandra. Her two grandchildren have just come to live with her. She is worried about how to afford health insurance for them.

Sandra and her husband Ricky turned fifty a few years ago. They live in Florida. Sandra works part-time in a bakery. Ricky works in an auto body shop.

They have two grandchildren. Oscar is 11, and little Ruby is 6. The children had just moved from Georgia to live with their grandparents. Sadly, there were a lot of problems back home. It was better for the children to live with Sandra and Ricky.

Sandra enrolled the children in school. She took them to buy new clothes. She signed them up for the Boys and Girls Club. She took them to the park to play. She did all the grocery shopping and the laundry. Ricky helped with the cooking and cleaning.

Sandra and Ricky loved their grandkids a lot. They gave them lots of hugs. They talked to them and listened to them every day. They helped them with their homework. Every night they read them a bedtime story. They wanted the kids to be happy and healthy.

But Sandra was worried. "What will happen if Oscar or Ruby ever get sick?" she wondered. She knew they

should have regular checkups at the doctor and the dentist. "And what if there is an emergency?"

But there wasn't much cash left over at the end of each month. They couldn't afford to add the children to their own health insurance plan. It was just too costly. They earned too much to qualify for Medicaid.

One Saturday, Sandra took the children to a "Fall Festival and Health Fair" at their church. There were all sorts of games and prizes. A funny clown was painting fruit on kids' faces. Oscar and Ruby ran to join the activity. Sandra looked around at some of the booths.

One booth caught her eye. It had a big poster. The poster said:

Florida KidCare
One less worry for parents.
A brighter future for kids.
Affordable health insurance for newborns to age 18.
Apply now! It's easy!

Sandra went up to the booth. The lady in the booth told her about the Florida KidCare program. She gave her an application form. She helped Sandra fill it out. "You will need to send in a copy of some documents, along with this application," she told Sandra.

"What kind of documents?" asked Sandra.

"Something to show proof of income. That could be your last tax return, or your and your husband's monthly pay stubs."

She gave Sandra a short list of the items she would have to get copies of. The program needed this information about their family to see if Oscar and Ruby were eligible for KidCare. "OK," said Sandra, "I'll hurry up and get this done quickly."

About a month later, Sandra got a letter in the mail. It was good news. Oscar and Ruby were eligible for the KidCare program. They would each get a card with their insurance policy number on it. They would need to show this card when they went to the doctor or the pharmacy. The letter said that Sandra and Ricky would have to pay a premium of $15 a month for each child.

Sandra was thrilled. With this health insurance she could take Oscar and Ruby for regular checkups. If they needed medicine or they had to see a specialist, the cost was covered. If they ever needed to go to the hospital, that cost was also covered.

Sandra was happy to learn that every state has a program for kids, up until they turn 19, similar to this one. So, even if Oscar and Ruby moved back to Georgia one day, they would be able to apply there too.

Sandra smiled. "This security feels good," she thought.

To learn about a program like KidCare in your state, go to
http://www.insurekidsnow.gov/states.asp.

Questions for Discussion:

Can you relate to Sandra's experience?

Did you know that every state has a low-cost health insurance program for children whose families make too much money to qualify for Medicaid?

What did it take to apply for the program?

Why did Sandra feel so relieved to get her grandchildren enrolled in a health insurance program?