

2009 - It's Time!

Why We Need National Health Care Reform Now

“I want to have the same health insurance our senators enjoy.”

-Paul Crum, Memphis, TN

Paul Crum and his wife Pat have run a small graphic design and printing business for the past 10 years. They are insured through a medical savings account. The couple originally paid \$350 per month for a plan, which also covered their two children. Although this coverage came with a \$4500 deductible, it did help the Crums manage Paul's colitis and Pat's high blood pressure.



Small business owner Paul Crum is spending 20 percent of his income on medical care. He seeks more affordable options in both the public and private sectors.

Now, even though their children are grown and insured in others ways, 55-year-old Paul and his wife pay \$895 in

monthly premiums with a \$5,400 deductible. Their premiums have risen by 250 percent. In 2008 their medical expenses reached \$9,250, which is about 20 percent of their income. Paul has shopped around to other insurance companies, but has not found one willing to cover them for less money. Health care is definitely their largest non-refundable expense.

“This is putting too much of a strain on us,” Paul says. “I want to have the same health insurance our senators enjoy. I would be willing to pay a reasonable amount for it.”

Because Paul and his wife work, they should be eligible for Tennessee's health insurance program for small businesses and working Tennesseans called CoverTN. Upon researching the program, however, Paul learned that he and his wife would have to be uninsured for six months to qualify for CoverTN. These six months would either be very expensive for the Crum family (if they paid out-of-pocket for their care) or very dangerous if they went without care. Paul is a borderline diabetic, but he has successfully prevented the illness' progression through diet and exercise. Despite this accomplishment, Paul's diabetes counts as a preexisting condition and would not be covered by CoverTN for up to a year.

Paul's illnesses should qualify him for AccessTN, the state's program for Tennesseans with preexisting conditions. AccessTN requires its enrollees to be uninsured for three months before they become eligible for insurance. If Paul did choose to take this risk, he would pay \$475-\$688 per month for insurance which would cover him alone. **He asks, “What if I have a catastrophic health event in that 90 days? That's not a gamble I want to take.”**



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