

# Father looks ahead and hopes for best

SANTA CRUZ -- Mike Welsh doesn't have health insurance.

A freelance "collaborative, interactive" artist who recently lost his steady job selling fresh bread at Bay Area farmers markets, the 34-year-old father of a young son can't afford to see a physician when he catches the flu or twists an ankle.

And while that bothers the Santa Cruz resident, it's nowhere near as bad, he said, as if his 3-year-old son Sagan -- "the little guy" -- were not signed up for the local First 5 insurance program, which covers children younger than 5 from low-income families.

"If they weren't there, I can't even imagine," said Welsh, a thin, laid-back man with brown curly hair and a shaggy goatee. "How much more would I be out?"

For starters, Welsh said, each pediatrician visit probably would cost him about \$300 without insurance. That doesn't include the time Welsh thought Sagan had a foot splinter that turned out to be a staph infection and required ongoing attention, he said.

Sagan has been on public insurance programs since before he was born, Welsh said, recalling his wife's visits to Planned Parenthood for prenatal care. The First 5 program has been easy to use, he said, and he has never had a problem finding a doctor to see and treat Sagan, who was named after astronomer and writer Carl Sagan.

And with the current economy, Welsh said, that's good, because Sagan could be on the program for years to come. However, Welsh said he fears the same economy that leaves him searching for work will eventually derail the next program, Healthy Kids, that Sagan would graduate to for health insurance when he turns 6.

That means an earache or fever that Welsh confidently schedules an appointment to treat now could lead to additional worries about how to pay for the visit later.

Already in this economy, Welsh said, "I'm going backward fast."