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## Listening with her heart, Watsonville doctor sees more uninsured kids, worries about their health

WATSONVILLE -- Dr. Madhu Raghavan looks meaningfully at 7-year-old Christian Montoya.

"Have you ever listened to your heart?" she asks her small patient. Christian sits on a table in Raghavan's Watsonville office, his teddy-bear-bespeckled paper gown rustling as he swings his feet.

"Mmmn-mmmn," Christian says. Meaning no.

"Do you want to?"

"Mmmh-hmmm." Meaning yes.

She places her stethoscope over the little boy's ears.

"What does it sound like?"

"Ummm," he pauses for a moment. "I think I can't remember."

It's a small moment, but the kind Raghavan prizes. Christian has private health insurance. Among other things, that simple fact means that he's much more likely to come in for his annual physical than his uninsured peers.

These days, Raghavan, a pediatrician who has run her small private practice in Watsonville for the past 22 years, says she's noticing more uninsured children coming through her doors. Generally, she says, their parents will seek care if the children are truly ill. But they often skip routine checkups, meaning Raghavan isn't able to administer scheduled vaccines, check for warning signs of mental illness or teach them about the dangers of obesity.

Sometimes Raghavan won't see the children for two or three years, sometimes longer. When she asks parents if something prevented them from bringing the kids in for a checkup, she says, "often enough the answer is they didn't have coverage."

Those uninsured kids who do come in often have discomfort that lasted far longer than necessary -- raging dental infections, recurring headaches, chronic abdominal pain. Sometimes, the children need more specialized care because their illness has progressed.

Raghavan worries, too, about the underinsured -- those who may have some coverage, but not much. Sometimes their insurance will partially cover sick visits, but won't pay for physicals at all. Raghavan does what she can to help these families, working out ways to bill insurance companies, or forgiving some of the costs herself.

Christian's dad, Dominique, says his son is generally healthy. Still, he figures his son's annual checkup is important.

"It makes some sense," he said. "It's like someone looking over your shoulder once a year."

He watches as Raghavan checks his son's reflexes, feels his belly, asks him how fast he runs fast, how often he reads daily and what kind of vegetable he likes broccoli.

At the end of the visit, Christian pulls on his shorts backward and jams his feet into Spider-Man shoes. His dad folds up the paper gown to take home.

"A cape," he says, with a grin.