

Otherwise uninsurable kids find care in Healthy Kids

SANTA CRUZ -- Dina Larsen struggled to find someone willing to insure her baby daughter.

Little Tawny, now nearly 18 months, was born with a condition that inhibited the development of her muscles. She's a sweet baby, good-natured and quick to smile. But she's struggled to hold up her head or grab things -- motor skills typically mastered at a much younger age.

Doctors didn't know what caused Tawny's condition, and that fact combined with a history of diagnostic tests and hospitalizations scared off the insurance companies.

For the first year of her life, Tawny had been covered through her mother's job as an office manager with a company that manufactured medical devices. Then, last May, Dina Larsen of Santa Cruz lost her job.

"I really thought that I was going to work there forever," she said.

For two more months, Tawny was covered by a special Medi-Cal program for infants with serious health conditions. But on her first birthday, Tawny lost her Medi-Cal eligibility. At \$1,900 a month for the family, COBRA coverage was simply unaffordable. Larsen's husband, an electrician, didn't have insurance through his job.

As Larsen scoured Craigslist for job leads, she tried to find some temporary insurance for Tawny.

One insurance company quickly sent back a rejection letter.

Hearing this, another refused to look at her application.

"Don't even waste your time," she says they told her.

The family made too much to qualify for public programs.

"She's uninsurable, apparently," Larsen said.

Eventually, she found one company willing to insure her daughter. But they only offered what Larsen called "very bad coverage."

Then someone told Larsen about Healthy Kids.

Thrilled, she called her husband to tell him what she'd learned.

Tawny was enrolled last month, on Dec. 1. There is a wait list for older kids, but there is no wait list for kids birth to 5.

Larsen and her husband have purchased private insurance for themselves and their older daughter. Larsen is still searching for a good job, with benefits, where she can work forever.

In the meantime, she says, "thank God" for Healthy Kids.

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