

2009 - It's Time!

Why We Need National Health Care Reform Now

Linnea Johnson worked hard at a rewarding career as an editor at a daily Alabama newspaper for 10 years. When her husband became abusive, she unfortunately had to leave her job and escape to Knoxville, TN where her sister agreed to help her get back on her feet. As she started her new life, Linnea also had to find new health insurance. **She purchased COBRA coverage for \$475 per month for a few months until her savings were drained and she could no longer afford it.**

Finally Linnea bought the only affordable private health insurance plan she could find. It will not cover any of her preexisting conditions and covers very little of any other need she might have. For example, the policy will pay only \$1,580 for a heart transplant. "I hope the stress of dealing with insurance doesn't give me a heart attack because I will never be able to pay for it," Linnea says.

Not long after purchasing this insurance, Linnea's car was rear-ended leaving Linnea with a back injury. **Since Linnea has had back trouble in the past, her insurance will not cover the cost of the medical care she needs.** So, Linnea lives with daily pain, which she is only treating with over-the-counter remedies.

Linnea met with little success finding work in the deteriorating journalism industry, so she took on a job in a local greenhouse, where she makes \$8.00 per hour. Her employer does not offer any health insurance and does not participate in Tennessee's health insurance program for working people called CoverTN, so she would be responsible for more of the cost if she were eligible for the program, which she is not. CoverTN will only insure people who have been uninsured for at least six months. **Because Linnea bought a bare-bones private insurance plan, she will not be able to get CoverTN, which also would not cover her preexisting conditions.** With her low wages she could not afford AccessTN (Tennessee's costly high-risk pool) even if she was deemed eligible.



Linnea Johnson's private insurance will not cover her back injury from a recent car accident, so she lives and works with pain every day. She is not eligible for any state health insurance programs.



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