Editor’s Letter—Spring 2012

March 12, 2012 By Kate Ferguson

Are you currently unemployed, uninsured and sick?

Recently, a friend called me to chat. She’d been out of work for almost one year, and now she was nursing an injury. She’d begun experiencing excruciating pain in her right arm—the one she used most often. But what made a bad situation worse was she’s both unemployed and uninsured.

During the next several weeks, my friend’s pain worsened. After doing research online, she attempted a self-diagnosis. She said she thought she had bursitis, so she tried every home treatment she could find. As time went on, though, her pain got worse.

To help, I volunteered to do some research. I began looking for quick and effective ways she could access care. Soon, it became clear: There’d be no speedy results for her.

In many aspects, my friend fit the profile of the almost 59 million people estimated to have no health insurance for at least part of 2010 (up nearly 4 million from 2009). She was formerly clocking a middle income paycheck; she was between the ages of 18 and 64; and now she had a chronic condition and was forgoing needed medical care. What the hell was she supposed to do?

Well, if you’re unemployed, uninsured and have a health problem that needs medical attention, here’s what some experts advise: Make an ally in the health care system—a doc, nurse, patient rep—because he or she might work with you; if you qualify, apply for state assistance (it’s not a handout—your tax dollars help fund this!) through the Department of Health and Human Services; if you need prescription meds, find out if you can use generics, as those are cheaper; and if there are alternative over-the-counter drugs you can safely substitute, try them.

In addition, patient advocate Elizabeth Bailey, author of *The Patient’s Checklist*, advises folks to remember that everything is negotiable. This means be sure to negotiate fees with hospitals and doctors so you never pay full price.

Admittedly, part of the difficulties my friend experienced getting health care stemmed from her reluctance to request help. Pride and poverty are twin evils that stop many people from letting others know they need assistance.

As I helped my friend navigate through the maze of the medical bureaucracy, I could sympathize. Who would want to expose themselves to the possibility of contempt that might accompany requesting charity care?

What's more, many health care facilities are peopled by uncaring workers who, for any number of reasons, dish out attitude and brusque treatment to those who need care and are at their most vulnerable. Indeed, my friend told me about a few spirit-crushing incidents she'd endured that had made her think twice about reaching out for help.

Still, when you're faced with failing health and the prospect of making a bad situation worse, I think a reality check is always in order.

What's worse? Having to put up with nasty attitudes to get your body back to wellness, or not getting your illness treated and then maybe ruining your health forever?

Here's what I say: Always put your health before your ego.

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