

MassHealth Member Profile: Ann

Even before divorce left her a single working mother, Ann never had much time for herself. “I had four girls in six years,” she says. “And my kids are my life. I was always busy, so it was easy to ignore my own problems.”

Her own problems — health problems, that is — began when she was just 16. Though her mother told the pediatrician about the pain that was persistently shooting down Ann’s leg, the doctor couldn’t find any cause for the trouble, and chalked it up to growing pains. Ann went on with her life, tuning out the pain even when it intensified during her first and second pregnancies. “I just assumed that there was nothing really wrong,” she says, “because that’s what they said when I was 16. I thought maybe it was because of the weight I gained with the babies.”

By the time her third baby came along, however, Ann could no longer sweep away the issue. “That was when the doctors realized it was my hip,” she says. “I had deteriorating arthritis. When they X-rayed, they found that my hip was 85 percent gone. It was just bone on bone.”

At 25, Ann had her first hip replacement — which was complicated when doctors accidentally broke her femur during the operation. “It was awful,” she remembers. “Very hard, especially with three little ones.”

But once she healed, the procedure did help to keep her going. “I did nursing and housekeeping,” she says. “But eventually I had to stop. I just couldn’t do it anymore.” She’d begun to have problems bending down to pick things up, and gradually lost the strength required to keep such physically demanding jobs. She now knows the difficulties stemmed from rheumatoid arthritis and osteoarthritis; and though she sees a doctor for those conditions and for asthma that causes periodic shortness of breath, she refuses to give in and seek help for the depression and anxiety that have nagged her for years.

“I should be going,” she says of counseling. “But I won’t go. I’d rather deal with it in my own way. Especially with all the other things I have to contend with.”

Shortly after her second hip replacement three years ago, Ann applied for disability. “But they said I wasn’t bad enough,” she recalls, “and that I could work part-time.” She got a less taxing job at a huge national discount store, where she has stayed for two and a half years, “working the floor” doing pricing, handling customer assistance, and stocking the shelves. “It’s just as well,” she says stoically, “because I’m not a person who likes to sit still by any means. And I want to be a good role model for my kids.”

Unfortunately, health insurance is a luxury in much of the service industry. “It’s about \$240 every other week,” Ann says, “which would eat up most of my paycheck. Even the cheapest plans they offer are too expensive, plus they don’t cover anything. And I don’t get food stamps or any other help.” MassHealth is the only public assistance she receives, and without it, she says, “I don’t know what I’d do.” It not only covers doctor visits, hospital stays, and prescriptions, but also allows one of her daughters to receive treatment for depression and anxiety, and provides another with the security of knowing her health coverage is taken care of while she attends college at Holyoke Community.

Ann worries that the girls and she could get dropped from the program, even as her health continues to worsen. “Getting cut could happen to anybody,” she says, “and if I was one of the unlucky ones, I’d just get sicker and sicker. I’m one of those people who wouldn’t go to the doctor — not that I could afford it.” She adds that she has no doubt her depression would flare up as her physical condition deteriorated, leaving her unable to maintain even the minimal level of activity that keeps her from dwelling on the negative.

“MassHealth has been a godsend,” she concludes. “I need to stay busy, and keep up with four teenage girls. It helps me to do what I need to do to get through every day.”

Employer Profile: Big Value Outlet

Back in the mid-1950s, when Matthew Tatelbaum opened an innovative discount department store called Mars Bargainland in Boston's South Shore area, health care was not something a small-business owner really had to think too much about. There was one main carrier — the nonprofit Blue Cross and Blue Shield — and most employers paid their workers' premiums, period. Ninety-four percent of those premiums returned to employees in the form of benefits.

The world of health care is a lot more complex now, though. Matthew's grandson, Evan Tatelbaum — who helps his father, David, run Big Value Outlet, a subsidiary of the now-defunct Mars — has had to navigate a perplexing tangle of competing health care plans while trying to do his best for his three dozen or so full-time employees and also keep costs down. Which is why he was so enthusiastic when he heard about the MassHealth Insurance Partnership. "The Partnership is the best way to reward employees," he says, "the people who need it most. I want to offer something they can benefit from that's consistent with the way we do our business, which is very people-oriented. It gives life to something that's ordinarily just a monetary exchange."

In a field known for its low retention rate, many of Tatelbaum's employees have stayed with the company for eight, ten, 15, even 17 years. Several who worked for his grandfather in the 1980s have returned in recent years, and Tatelbaum credits the company's family atmosphere. "We have people say they love working at Big Value," he maintains, "because they meet people, it's a relaxed atmosphere, and they can come to my father any time about anything. Whatever he's doing he'll pardon himself and address the issue."

Still, retail has never been a high-paying field, and some workers at the five Big Value stores start at just around \$20,000 a year. Even with the boss paying up to 77 percent of their healthcare premiums, it's tough for many of them to get by. But add the Insurance Partnership's sliding-scale stipend to the mix, and employees who might have been paying \$10 a week for the security of broad coverage are now paying only \$6.95. It may

not seem like much, but for many families it can make all the difference.

"If they're staring at a nickel or dime at the end of the week," Tatelbaum says, "a few dollars can mean a lot." He cites one worker who previously refused coverage but recently signed up under the Insurance Partnership program, and another who buys her insulin with the \$12 a month she saves. "I don't want to embellish," Tatelbaum adds. "She could buy it before and would buy it anyway, but at some point that \$12 will pay for something else her family needs; maybe new mittens for her son or a bit toward a necessary car repair."

Tatelbaum prides himself on understanding his employee's difficulties and trying to help address them, and the Insurance Partnership provides a concrete way for him to do that.

"I can't walk up to a head cashier who needs a ride to work and offer her transportation or a raise," he says. "I can't bring my pay stub to them and say I know what it's like to be you. But I can offer them some acknowledgement. People in general are happier when they feel understood, appreciated, like you've been in their shoes. This gives the best possible access to that, because you know what? We're all getting hit with higher costs, so on some level I do understand what they're going through."

Tatelbaum mentions the reciprocity inherent in the kind of relationships he tries to engender. "When the employees know they're valued," he says, "we get the best employees — honest, loyal, faithful, invigorated." And that's a big value indeed.

Employer Profile: Green River Lumber

The Berkshire Mountains have been romanticized by generations of writers, artists, and musicians from Nathaniel Hawthorne to James Taylor, and for years have drawn increasing numbers of wealthy vacationers and summer residents to their verdant beauty and exceptional cultural offerings. But for those trying to eke out a living in western Massachusetts year-round, life isn't always so romantic.

"This is an increasingly affluent area," says Jill Johnson, general manager of Green River Lumber. "So the fact that we're a local industry that's not service-based is unusual. Our employees come from working-class backgrounds in local mill towns that are currently at the trailing end of a transitional economy. Real estate prices are going up, and it's becoming more and more difficult for lower- to middle-income families to live in this area. As an employer I need to find ways to retain those people, and the MassHealth Insurance Partnership is helping me do that."

For a hands-on business like Green River, founded by Johnson's brothers Will and Peter Barrett in 1974, experience makes all the difference. "We move our employees up through the ranks," she says. "To go from working in the mill to sales, warehouse manager, or supervisor doesn't require a college degree, but it does require savvy." Today's \$20,000-a-year starting-level mill worker may become one of 2030's highly paid "key leaders" who "think on their feet and make an enormous contribution to our business by suggesting ways we can become more efficient."

But that day is hard to envision when the head of the family — all of Green River's 32 blue-collar employees are men — makes only \$20,000 a year and budgeting for health care can seem an almost insurmountable challenge. "I don't want to sound dramatic by saying our workers' lives are saner because of the Program," Johnson says, "but the truth is, they are. It's giving them a level of security and support they'd otherwise be lacking. We need to keep labor costs down in order for them to keep their jobs, and this is helping us do that. These families still have their struggles, but

you can just see the difference in the way the men talk about their lives."

She mentions two families she knows of in which the employee's spouse has been able to go from a working to a stay-at-home mom because of the extra few dollars MassHealth is providing them, and a divorced millworker in his mid-50s who "wasn't looking after himself" and had let his health coverage slide. Currently on disability for a severe shoulder injury, he'll be back at work soon and "have a second shot at keeping himself going" thanks to the surgery and physical therapy he has been able to afford since signing on to the Insurance Partnership. Without it, she suggests, this still-vibrant laborer may have been forced to live out his remaining years on public assistance.

But these are not isolated incidents. "The Insurance Partnership has been a big boost for everybody," Johnson maintains. "It has contributed to our employees' thinking, 'Wow, this company is looking after us. We're getting concrete support here.' It has helped morale and productivity, which makes our people feel better about being here and better about what they're doing. Life is just not as marginal for them. There's less stress."

And in a classic goes-around-comes-around scenario, Johnson believes this will not only help Green River, but will also allow her to fulfill a personal dream. "Everyone in our office has their list of things they want to get to," she says. "One of mine is to get the company more involved in the community. I wear so many hats that I don't have time quite yet, but one of my goals is to be in the Rotary, sponsor a softball team, give something back. When we get bigger and more efficient and I can stop wearing so many hats, that's the first thing on my agenda."

MassHealth Member Profile: Rachael

Though today she's a highly motivated printing-shop employee who lives for the little boy she's raising, when Rachael found herself pregnant at 16, she was a little nervous about what the future might hold. For one thing, the father-to-be — a young man she had been dating for about six months — shocked her by saying he wanted nothing more to do with her or the child she was carrying. Finishing her education would be a challenge, she knew, and so would being a working single mom. But it didn't take long for her to put her worries behind her in the excitement of bringing a new life into the world.

"The only thing I ever wanted to do was become a wife and mother," she says, adding wryly, "the wife part never came."

Her family helped out where they could. Her mother scoured the local second-hand stores for clean clothes and intact toys. Her sister would babysit occasionally, and her aunt dropped Baily off at preschool for a while, until the early hours began to take their toll. Rachael's father, a machinist, pitched in with expenses as she worked toward her GED, and encouraged her to apply for financial aid so she could enroll in the early childhood development classes offered by the local community college.

"I stayed with that a year and a half," she says. "School was never really my thing."

Over the years there have been a couple of other false starts, from a brief stint as a nanny at \$5 an hour to a grueling job as a certified housekeeper for the elderly. There have also been a few major setbacks, including a short time Rachael spent back with Baily's abusive, alcoholic father; a while on unemployment; and a car accident that gave her whiplash. But Rachael persevered, and has finally nailed her dream job.

"I've been at it almost seven months now," she says. "I started as a printer's assistant, and have already moved up to training to be a printer. It's a great job. I love it. It's the people that really make it so much fun."

Unfortunately, sometimes even your dream job doesn't pay enough for life's necessities.

"I only make \$240 a week, take-home," Rachael says of her full-time job, "and that's not always enough to put food on the table, much less pay for health insurance." When Rachael heard the rate for her company's family plan — \$199 a week, "plus like \$30 copays" — she applied for MassHealth. "Thank God I got it," she says. "Thank God."

Because even though she and Baily have never been seriously ill — knock wood — the family plan she is on provides her with a "wonderful sense of security" as her baby grows up.

"He's a very active kid," she says. "Extremely. Everything in God's creation, he likes to do. He goes once a week to acrobatics, and he's a professional couch jumper. He climbs the apple trees at my sister's. He loves the trampoline at my mother's friend's house. It makes me mental, because he jumps high, high, high! But he loves to do it."

"You've got to let kids loose," she continues, "let them do their thing. But if he falls, I know I won't have to worry about the medical bills. Or even if he just gets sick. He's had the croup three times, and scarlet fever. And I didn't have to worry about finding the money for a copay."

Which leaves her more time to spend with her son. "He's such a good boy," she says with pride. "He's got the brightest eyes and the biggest smile." And she knows her choices are paying off when Baily sees other little boys with their fathers and tells her what he wants to be when he grows up. "He always says to me, 'I'm going to be a good daddy just like you, Mommy!'"

MassHealth Member Profile: Ray

In 1968, Ray was a guy who had everything: a sociology degree from Harvard, a promising job at a startup research company, a beautiful young wife, robust health, and a brand new forest green English Ford Cortina he'd named Cedric. Until one winter day when he was driving that Cortina from Boston to visit his gravely ill grandmother in Ohio. "There was a blinding snowstorm," he recounts. "These two idiots in front of me had a minor fender-bender, and decided to back up to the turnpike exit to report it. So I come out of the snow and suddenly see white lights coming at me. I couldn't go around them because somebody was passing me."

Though he was going slow at the time, his car was totaled, and the impact was enough to fracture his wife's vertebra and Ray's skull. "When I opened my eyes," he says, "there was a broken tooth on my lap. I'd hit my chin on the steering wheel, and all my front teeth had come through my lower lip. So I said okay, I can live with that."

What he didn't know was that all the talking he was doing to the police who had arrived at the accident scene was causing a jagged edge of his skull to scrape against an artery in his brain, eventually severing it. He walked into the hospital's emergency room and collapsed, waking after a month in a coma to find himself paralyzed on his left side. He spent seven more months in Mass. General's rehab unit, and was released in a wheelchair to enter a world of barriers.

"The doctor said he had never seen such physically devastating brain injuries with no cognitive consequences," Ray says. "I said, 'You didn't know me before.'"

Kidding aside, IQ tests have shown Ray to be at full mental capacity — which he proved by returning to work part-time the week after he was discharged from the hospital. He would eventually become his firm's longest tenured full-time associate; and in 1999 he earned a social policy Ph.D. from Brandeis. Still, the intervening years have been rough, with bouts of severe depression, divorce, and even a couple of suicide attempts. With the small settlement he got from a lawsuit over the crash, Ray paid off his remaining hospital bills —

having exhausted three insurance policies and finding himself 6,000 1970-dollars in debt — and put a down payment on a small house in Belmont.

Since 1970 he has had at least two personal care assistants at all times. Because employer health plans do not cover the help he needs to get out of bed and off to work each morning, he paid for the PCAs out of pocket until CommonHealth came along. "I was barely making it," he says, "even with a full-time job and my wife working." With CommonHealth as supplemental insurance coverage, Ray receives the paid in-home assistance he needs, and he credits it with allowing him to return to graduate school after a long hiatus and earn his doctorate. Since his wife divorced him four years ago, Ray finds his Medicaid coverage especially crucial. "Without CommonHealth," he says, "I'd be sunk. I'd be in a nursing home."

As it stands, he is the proud father of two sons, a dedicated member of the workforce, a Massachusetts taxpayer, and a leader in his community. "Your job defines who you are," he says, "and it's partly a social thing as well. My church activities are also very important to me, and I wouldn't have those if I couldn't live independently. I'm on a couple of town committees, and am chair of Belmont's Disability Access Commission."

He pauses, contemplating a future without these things. "If I were in a nursing home," he concludes, "I'd probably become suicidal again."