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**Testimony before the Senate Committee on Finance
Hearing on:
“Children’s Health Insurance Program in Action: A State’s Perspective on CHIP”**

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My name is Melissa Anderson...I’m self employed business owner from Helena, Montana. This is my son Kasey, who’s eleven. We’re here to share our story about the CHIP program.

I’ve been self employed for the past 11 years and speaking from experience I can tell you it’s nearly impossible to find good affordable health insurance. I didn’t think that was a problem until we needed it.

In 2005, our family situation changed, and it was during this transition that Kasey had a grand mal seizure! The news itself was shocking...After undergoing extensive tests, Kasey was diagnosed with a seizure disorder. Perhaps even more traumatic, however, was the financial aspect of all this. We had NO insurance!

It was then that Kasey’s neurologist suggested that we apply for the CHIP program...or Children’s Health Insurance Plan. I didn’t think to ask for assistance because I didn’t think we would qualify. But, I can honestly say, it was the best filling out of paperwork I’ve ever done! I was quite surprised to find out we qualified!

It was a relief to know that we would be getting some help with his medical bills. Kasey underwent expensive medical tests, such as MRI’s, EEG’s, bloodwork and was placed on anti-seizure medication all of which were paid by the CHIP program. I can’t tell you what a relief this was to us. It gave me peace of mind to know that the bills would be covered and I could concentrate on work again and Kasey would have the proper medical care to get better.

I truly believe there are many others out there like us that don’t know about the CHIP. It is a program that fills the gap,...for children of low to middle income families like ours that can’t afford health insurance. I would encourage parents to apply for this program, even if you don’t think you qualify, as you might be surprised like we were. It’s easy to enroll... All you have to do is call 1-877-Kids-Now.!

We received the CHIP benefits for about 10 months before seamlessly being enrolled into another health insurance plan. The benefits here were even more tremendous, as we didn’t have to worry about Kasey’s illness being a “pre-existing” condition. For that we are truly grateful!

I'm not embarrassed that we received benefits from this program because I believe it was there for us in a time of "need" and I believe that more kids ought to be able to benefit from this program like Kasey did.

In my opinion, kid's shouldn't have to feel guilty about being sick. Parents shouldn't have to worry about how they are going to pay those bills to help them get better. It seems like there is a big "squeeze" happening right now among average working families in America struggling over how to pay the bills...like paying the mortgage, or putting food on the table ,...and that puts health care at the bottom of the list. It shouldn't have to be that way.

Right now there are millions of uninsured kids in America, like Kasey who don't have health insurance and if you met them you would know that they just need a "hand-up".

I'm here to tell you the CHIP program does just that! The CHIP program was the safety net for us when we needed it,...and for that we are grateful!

I'd like to say thanks to the CHIP Program and all it's supporters! I believe that prevention is the best medicine and in our case this holds true. Thanks to CHIP and the many prayers that went out, Kasey is now seizure free and no longer needs the medication.

And for that he is thankful!

Let's continue to do the right thing for America's Families and Children!

Thank you!