



# Healthy Michigan Plan Stories of Impact

## “Katherine”

“Katherine” is in her early 60s and lives in western Michigan. Her Social Security survivors benefit provides her an income just above the federal poverty level. She pays monthly contributions to her MI Health Account. Before her job was eliminated, she was a professional in the automotive industry. At around the same time, her husband of many years was diagnosed with a terminal condition so she stayed home caring for him until his death. She had always had health insurance through her job or her husband’s job but, by the time he died, both were uninsured and had incurred more than \$100,000 in medical debt. She was subsequently seriously injured and required surgery which resulted in additional debt.

“I was in hell. I was clinically depressed with a broken arm...depressed from what was happening to me financially with the loss of my husband, with the loss of my job, with the amount of money that I was in debt because of the surgery... Everything fell on top of me at one time. It was like I was buried.”

“Katherine” had major health problems, including diabetes, high blood pressure, glaucoma and depression. She applied for an ACA Marketplace plan but was ineligible due to her low income and was referred to the Healthy Michigan Plan.

“I couldn’t believe that my life had gone from a professional environment with two good incomes down to being on Medicaid...I swallowed my pride. I went down and applied.”

With HMP coverage, she has finally been able to address her mental and physical health, including gaining control of her diabetes.

“Healthy Michigan came in, and it enabled me to see my doctor and have a physical...I started working with a behavioral therapist, another first in my life....I got involved with physical therapy... for my arm. [Health Plan] also included Weight Watchers...I’ve lost almost 35 pounds. I feel like I’m a brand new person. I feel like Healthy Michigan helped to save my life.”

Regarding the future, “Katherine” is hopeful.

“I also don’t take it for granted. In my perfect world, I will have my life back together... I will be able to reclaim it, and I will be working for the money I used to make. You know, that’s my goal. I don’t look at this as something that I want to use forever. I don’t want to do this, but I sure am grateful for it.”

## “Robert”

“Robert” is in his early 30s, lives near Michigan’s Thumb region, and is recovering from substance use disorder. He signed up for the Healthy Michigan Plan at a re-entry center soon after his release from prison. His income is below the federal poverty level.

“I didn’t know that there was [health insurance] available for someone like me. I think [the DHS] knows that the majority of people walking out of [prison] were walking out with nothing, you know, no jobs. Some of them didn’t have families to go to. I think that’s why they wanted to make sure that everybody had what they needed to reduce recidivism.”

After struggling with drug abuse for many years, he is now able to receive mental health and substance abuse treatment services with HMP that have helped keep him off drugs and employed.

“I think seeing a psychiatrist helps. With the Suboxone, because I know I’ve lost jobs before for substance abuse. So I think that’s made a difference...It’s keeping me [on the] straight and narrow. It’s keeping me off the substance that got me in trouble and fired in the past.”

“Robert” has also been able to receive regular physical check-ups and dental care with HMP. He has quit smoking tobacco, gotten a flu shot, and is more focused on eating healthier since been on HMP. As a result of HMP, he reported that his mental, physical and financial health has improved.

These stories were collected as part of 67 in-depth qualitative interviews with Healthy Michigan Plan beneficiaries conducted by the U-M Institute for Healthcare Policy & Innovation. Pseudonyms are used to protect the individuals’ identities.

## “Betty”

“Betty” is in her mid-50s, living in rural central Michigan on a fixed income below the poverty level. Her husband had a heart attack while uninsured, putting them in debt over \$200,000 to pay for his care, subsequently draining their finances.

“That’s why we’re so broke...It’s not like we were just spending money going to Bora Bora, you know.”

She quit her job to take care of her husband who is disabled, causing her to lose her insurance. “Betty” has multiple chronic conditions, which she needs to monitor regularly and manage with medication. Prior to HMP, her medical expenses were mitigated by a county-based assistance program that did not cover enough of her medical needs to avoid large out of pocket expenses. As a result, managing her chronic conditions and overall health became difficult on a fixed income.

“Sometimes, I would cut my pills in half because, I know it’s sad to say, but sometimes \$10 is really rough. And the same thing with those test strips. I wouldn’t test as often as I should because, again, it’s expensive.”

Now with HMP coverage, “Betty” is able to better manage her chronic conditions and can receive the needed health care and maintain a healthier lifestyle to avoid further medical problems in the future.

“I’m taking my medication regularly due to the Healthy Michigan Plan because now I can get my medication...I do eat a lot healthier, because now I can afford more fresh fruits and vegetables. Ten dollars really goes a long way...that kind of stuff that’s a little more expensive. And, again, that leads to better health later on. Now they don’t have to pay for an emergency room visit because my blood sugar spiked to 400 and go in a coma.”

