The Problem with Insurance is: Will It Cover Everything We Need?

Christina Monasmith



My mother's health is in pretty bad shape. She has something called Vitamin D Resistant Rickets, which is really just a fancy name for saying that instead of absorbing vitamins and minerals, her body rejects them. She also has arthritis in both of her hips, a deteriorating tailbone,

no cartilage in either of her knees, weak muscles,

joint stiffness and pain, fluid retention, two chipped vertebrae which caused a hole in her spine, double scoliosis, epilepsy, migraines, asthma, and a vitamin B12 deficiency.

Right now she takes 21 medications—over 30 pills a day. Some of the prescriptions would cost over \$150 if she didn't have insurance. She is trying to exercise and eat right, but with as much pain as she goes through each day, it's very hard for her to even get out of bed.

It's bad enough that my mother has to have all these scary problems. But the scariest part of all is worrying about whether the insurance will cover her. It is especially frightening because within the next three to four years she will need a double hip replacement and possibly a knee replacement, and we all know that it's not cheap. For low-income families such as mine, it's always a question whether or not you'll wake up the next morning still having health

insurance. In my mother's case, it's a life or death situation. She needs all of her medications or she will die.

Having health insurance is a necessity. We have a new president in office. I wonder if he will make changes in our health care system, or if it'll get left in the dark like usual?

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Cartoon and dialogue by Yusuf Stroud, adult learner from Atlanta, GA.