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## Care above coverage

As the holiday season begins, we talk about caring and giving, yet I'm struck by how little "care" today's health care system gives.

As a mother of two kids, I'd do anything to make sure my kids are healthy, yet making sure everyone in my family has access to care has always been a huge struggle. Sometimes my husband and I have been poor enough to qualify for public health programs, and sometimes we haven't.

I've changed jobs just to get health insurance, and we've been on and off various insurance plans for years. We're always floating on the cusp, and I'm constantly stressed about whether we'll be able to get the health care we need.

Each time we were uninsured, I would just hold my breath that we wouldn't have any emergencies. That's why a year ago we signed up for health insurance through Vermont Health Connect, even though we knew we'd face big out-of-pocket costs on top of our premiums. Not long after we registered, I took my kids to the dentist to get a checkup. We'd been waiting for the insurance to go through, and the kids were already four months overdue. But after the dentist saw my kids, his office told me that we weren't in their system, and that we couldn't leave unless I paid the bill in cash.

We were essentially held hostage in the office. I was whispering back and forth with the staff because I was so embarrassed, but someone else in the waiting room overheard me. It was Mark Larson, the commissioner responsible for Vermont Health Connect. He called his office and confirmed that we were covered, but the dentist's office still said my kids weren't showing up in their system and made me write down my debit card number. They told me that if the insurance didn't clear in the morning, they would charge me. It was humiliating.

Why can't people just walk into the dentist's or doctor's office and feel confident that they are going to get care? Even with insurance there's always uncertainty. Am I covered? Is this treatment covered? Can I afford the co-pay? Will I get a huge bill afterwards? I've had that happen and have found myself drowned in calls from debt collectors.

After struggling through this on my own, I finally realized I wasn't alone in this. Most of us are at the whim of insurance companies, and that realization empowered me to speak out and share my story. I joined the Healthcare Is a Human Right campaign and met tons of people who care deeply about their neighbors, coworkers, and communities. We're working together to make sure

that Vermont gets a health care system that reflects these values. Becoming part of the movement has given me hope that, together, we can overcome this crisis and win a universal health care system that provides health care as a public good for all.

The market-based health care system is just not working. Vermont Health Connect is nothing but another marketplace for insurance plans that don't cover the care we need and make us pay out-of-pocket whenever we use our coverage. We don't need coverage, though. We need care. We are people who care for one another. We are people who don't leave others behind. We are people who think that no one should be denied care because they can't afford to pay. Our health care system should reflect the values of our communities and provide all care for all people.

I urge the governor and our representatives to show that they, too, care about our health by making Green Mountain Care, Vermont's universal health care system, a reality now. It is in their hands to usher in a new era in which everyone gets the care they need. Health care must be free at the point of service, paid for by all of us through equitable, progressive taxes.

As I celebrate the holidays with my family, I feel thankful for many things — my kids, my husband, my home, my community — and yet I dream of feeling thankful for and proud of the first health care system in the country that treats health care as a human right and public good. I dream of a world where we can all be healthy and value each other's health. Too often in talking about Green Mountain Care we get caught up in politics. At the end of the day, though, it all comes down to one question: Are we ready to ensure that everyone in our communities gets the care they need to be healthy?

Anna Gebhardt is a community activist and resident of Burlington.

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