

Oklahomans rank low on health insurance

by: KIM ARCHER World Staff Writer
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Their faces are familiar.

They are your neighbors, church friends and workout buddies. And they are uninsured.

"They are real people, our neighbors. This transcends all economic boundaries," said Oklahoma Insurance Commissioner Kim Holland.

About 47 million Americans have no private or public health insurance. More than 650,000 Oklahomans have no insurance, including 130,000 children, according to a 2007 report by Tulsa's Community Action Project.

Oklahoma ranks fifth in the nation for its high rate of uninsured people, Holland said.

"This issue affects Oklahoma proportionately greater than most other states," she said. "Culturally, we're a pretty independent bunch. But I think affordability is the biggest barrier to becoming insured."

For most uninsured Oklahomans, at least one person in their family works full- or part-time.

Some people lose insurance when switching jobs. Others are self-employed or work for small businesses that cannot afford to offer medical insurance.

"This is a challenge for Oklahoma going forward," Holland said.

People without insurance postpone medical care for chronic conditions, which often leads to more severe disease and higher cost treatment, she said.

"Who pays the bill? These charges are distributed among those who pay through higher taxes and higher insurance premiums," Holland said.

She and other state leaders have launched several efforts through the State Coverage Initiative to provide insurance for more Oklahomans.

"We want to raise it up as a priority," Holland said. "There are substantial consequences to any part of our population being uninsured."

Pre-existing conditions: John Maness, 52, works out at the gym every night.

He is in pretty good shape, but two private insurance companies still turned him down for medical coverage.

Their reason? Maness has been diagnosed with sleep apnea and high cholesterol.

"We want to encourage people to be preventive, because if you let things go, your condition can get worse and worse," Maness said.

So when he had insurance through his previous job, Maness was diagnosed and treated for both conditions. Both are under control.

In his new career as a home health aide, Maness said his employer does not offer comprehensive health insurance.

Unfortunately, taking care of his health became the basis for insurance companies to turn him down, he said.

"The thing that upsets me about this is I feel that I'm being penalized for being preventive," he said. "If I'd never got checked and treated for sleep apnea and high cholesterol, I would have been accepted by the insurance companies."

But his health would have paid the price, he said.

Maness has finally obtained private insurance, but at a high cost. Maness pays \$300 per month and has a \$5,000 deductible.

Income too high for help: Barbara Dehn-Wittke, 60, is a former Mannford music teacher.

She now uses a wheelchair because of a ruptured disc in her back that surgeons were unable to fix.

Dehn-Wittke quit her job last year to avoid being fired. She said she could no longer work at school because her pain medication made her drowsy.

"I was a bouncy, go-get-'em teacher before my last year," she said. Dehn-Wittke considers herself middle class. She lives on her husband's salary and offers private music lessons in her home.

But her overwhelming health issues have placed a huge burden on the family.

The federal COBRA law allowing continuation of health insurance from her previous job was too expensive.

Private insurance companies turned her down for coverage. And her family earns too much money for her to qualify for Medicaid.

"I make too little for any entitlements, but I don't make enough to pay for my prescriptions and my hospital bills," Dehn-Wittke said.

The Tulsa woman also has rheumatoid arthritis, diabetes and skin cancer.

Dehn-Wittke said her medications cost \$300 each month.

"My doctor visits have become very few and far between," she said.

Hospital bills have piled up from her back and knee surgeries. And she cannot get the care she needs now because she cannot afford it.

"I have done nothing my entire life but help people," she said. "I've tried very hard to keep positive. It's very frustrating. But hey, I'm living."

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Cover the Uninsured Week

When: Tuesday-Saturday

What: Cover the Uninsured, a project of the Robert Wood Johnson Foundation, is a national effort to highlight the fact that too many Americans are living without health insurance and to demand solutions from the nation's leaders.

For more: To find out what you can do or how to find health insurance coverage in Oklahoma, go online to www.tulsaworld.com/uninsured.

Associate Images:



FIFTH MOST UNINSURED

Kim Holland: "Culturally, we're a pretty independent bunch," the state insurance commissioner says of Oklahomans. "But I think affordability is the biggest barrier to becoming insured."



Barbara Dehn-Wittke, a former teacher, pets her dog, Baby Girl. Dehn-Wittke is among the hundreds of thousands of Oklahomans without health insurance.



John Maness, 52, works out at All American Fitness in Tulsa. Maness was recently among the hundreds of thousands of uninsured Oklahomans after being turned down by private companies for pre-existing conditions.

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