

YOUNG, HEALTHY DOCTOR CAN'T GET HEALTH INSURANCE **Insurance companies deny coverage due to eczema and rye grass allergy**

Irony is not lost on Angelique Green, M.D. "If you want to see the face of a person who cannot get health insurance, look at mine," she says. "I am a physician, in my early 40s, in excellent health, and my employer provides health insurance," she adds.

"Yet my employer's plan won't cover me because I use an over-the-counter cream to treat my eczema and a prescription nasal spray for a seasonal allergy to rye grass. They say these are pre-existing conditions."

Dr. Green is the Chief Medical Officer at Tri-City Health Center, a nonprofit health clinic providing primary medical, dental and behavioral health care to low-income and uninsured patients.

She came to the agency in October 2009, and was able to enroll herself, husband and three children on one of several health plans Tri-City offered that allowed her family to keep their doctors. Due to soaring health insurance costs, this year the agency could afford to offer only one health plan and none of her family's doctors were in it.

As a primary care physician, Dr. Green understands the Importance of patients having a long-term medical relationship with their providers. "Physicians, public health officials and medical economists, have long known that patients are happier and healthier when they have close relationships with their primary care doctors than individuals who do not.

Such patients tend to generate fewer medical costs and, even when they do require expensive care, their clinical outcomes are better," she said. Still, Dr. Green and her entire family were declined coverage.

Tri-City Health Center's insurer has since agreed to accept Dr. Green's husband and three young children, but declined her application due to her pre-existing health conditions.

Dr. Green then approached the health insurance company who had provided her coverage for the 7 years prior to her job change. She was willing to pay \$600 per month for her coverage, but was turned down because her eczema and grass allergy were pre-existing conditions.

She then went to a third carrier, which got the same result. "This company, though, required me to enter a credit card number as part of their application process," Dr. Green said. "Although they denied me they still managed to make an unauthorized \$494.00 charge to my credit card."

Dr. Green says she will pay \$600 out-of-pocket every month so her husband and children can keep their physicians. Although her income is better than most Americans,

she is quick to point out that it is far less than other doctors because she is not in private practice or a surgeon. “I went to medical school to work for a nonprofit clinic so I could have strong patient relationships, and \$600 every month is a lot of money to my family.”

Dr. Green has no leads on health insurance for herself. She wants others to know that she empathizes with the uninsured and families struggling to pay for escalating health insurance premiums. She adds that, “This afternoon I will see twelve patients. None have private health insurance.”