

# Medicaid Expansion in New Hampshire: A Storybook





#### Introduction

New Hampshire has the opportunity to permanently authorize Medicaid expansion for Granite Staters. The stories that follow show the transformative and lifesaving impact Medicaid expansion has had for our neighbors in recent years. Granite Staters, like the individuals in this book, are relying on their lawmakers to vote YES on SB263 and reauthorize Medicaid expansion.





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## It would be financially devastating if I had to go through the Marketplace.

After years of caring for her sick father through his cancer journey, getting divorced, and managing multiple medical conditions that left her immunocompromised throughout the COVID pandemic, Deb was faced with the decision to either access health care coverage by paying \$879 each month in the Marketplace, or applying for Medicaid. Due to her health conditions, Deb is unable to work a full-time schedule and is restricted from jobs that require a lot of

physical movement. She currently works part time responding to calls at a crisis intervention center, which doesn't offer any health care benefits. Deb qualified for New Hampshire's Medicaid in 2021 due to the state expanding the program, and since then has been able to receive the medical care she needs. Thanks to Medicaid, Deb could get surgery to repair extensive tears in her wrist and her diabetes supplies are covered.





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#### Medicaid allowed me to get the surgery I needed. Now, I can continue to do the work I love.

Jennalynn was used to working physically demanding jobs and took pride in being a baker. Unfortunately, that all changed in 2018. One day while at work, Jennalynn attempted to lift a heavy piece of equipment and immediately experienced pain so excruciating that it sent her to the ER. The injury was misdiagnosed as a pulled muscle and workman's compensation covered weeks of physical therapy. Despite that, the pain continued. Months later, an MRI eventually revealed that she had an ovarian cyst that had twisted around her fallopian tube. Jennalynn's doctor encouraged her to apply for Medicaid, because workman's compensation would

consider the cyst a pre existing condition and wouldn't cover her care. Thanks to her doctor's advice, Jennalynn was immediately approved for Medicaid and was able to get surgery. Although the surgery successfully removed her septic ovary and endometriosis, she continues to experience nerve pain to this day. Jennalynn ended up losing her job during this time because she could no longer lift the same weight as before. Because of Medicaid, all of Jennalynn's treatments are covered. Now, she has a part-time job that allows her to work within her physical limitations while also continuing to do the work she loves in the food industry.





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The struggles I've had with private insurance are insurmountable and have taken years off of my life. But Medicaid has made things so much easier.

Fourteen years ago, around her 31st birthday, Michelle was diagnosed with a rare, chronic cancer. At that time, she worked as a case manager at a non-profit organization and she paid for private health insurance through her employer. While Michelle's peers were celebrating purchasing homes or having children, she was singularly focused on treating her newly diagnosed chronic illness and working to afford her treatment. She didn't want to pass on a burden of medical debt to her surviving family if she were to pass away. As a single person supporting

herself, most of Michelle's income went to co-pays and deductibles. In 2022, Michelle lost her job and she became unemployed. She knew she couldn't keep up with health care costs while also meeting her basic needs. Michelle was unable to afford COBRA, and she found that applying for Medicaid was her best option. Thankfully she qualified, and Medicaid has enabled her to access a palliative care doctor, therapist, and medications ever since. Access to Medicaid has relieved the financial burden of her chronic cancer immensely.





### Patty | Plaistow

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## I'm so thankful that New Hampshire expanded Medicaid. It's been life changing for folks like me.

Patty began a new career as a licensed massage therapist following an injury that required two back surgeries when she was young. She built up her massage therapy practice and covered her own health insurance until the late 2000s, when her health care costs began to rise significantly. After Medicaid was expanded in New Hampshire, Patty enrolled in the program. Thankfully, she had health

coverage when she experienced a bout of pneumonia that exposed a problem with her lungs that needed a cancer screening. While the COVID-19 pandemic temporarily shut down Patty's practice and limited her business options, Medicaid ensured she could continue accessing health care without interruption while building up her practice again.



#### Kate\* | Bennington

\*The storyteller's name has been changed for privacy purposes.

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I lost my insurance when I lost my job. A few months later, I was diagnosed with stage IV oral cancer. I lost my ability to eat, drink, speak, and other things—forever. But I have Medicaid.

I had not been feeling my best for several months, mostly during the summer and fall of 2017. I was unable to eat certain types of food, and over time was only able to get liquids and occasionally soft food down. My mouth was very sore. The six doctors I saw were unable to diagnose the problem. I saw an ear, nose and throat doctor (ENT), two oral surgeons, and a couple of other doctors in the clinic and ER. No one knew what was wrong, just that it "doesn't present as cancer." In the meantime, and unrelated to my health issues, I lost my job of over 25 years, along with my health insurance and other benefits. I was devastated.

Thankfully, I received Medicaid on January 1st, 2018 – just a few days later, a colleague at my part-time job called my mother expressing concern for my health and encouraging her to take me to a doctor. On January 12th, my mother took me in to see the oral surgeon again in the hopes of getting a biopsy. However, my blood pressure was too low and I was too sick for him to do it. The surgeon suggested we go to the ER, so we did. From there, we discovered that I was extremely dehydrated and had very low blood pressure. I ended up being admitted and receiving treatment. I was alone in the Intensive Care Unit (ICU).

No one should be alone in the hospital. On Monday my ENT came in and did a biopsy right there in my bed. Within minutes, I heard someone yell out "Yup! It's cancer!" Not the way I would have preferred to hear it, but there it was. I had cancer. And then I was alone in my room again. Not a fun feeling. And I missed my kids terribly.

I would end up spending a LOT of time alone in hospital beds during the next few months. I was transferred to a bigger, and supposedly better, hospital with specialists for the type of oral cancer I was diagnosed with. I spent some time there while they did a more in-depth biopsy and put in a feeding tube. Then I got to go home while the doctors worked on a plan for my treatment and put together a team for my surgery.

I went back to the hospital for surgery on February 27, 2018. The surgery took over 12 hours. The cancer had invaded my jaw bone, so they removed a piece of my jaw bone and replaced it with a piece of bone from my leg. They also had to cut out all of my tongue since that's mainly where the cancer was. They took skin grafts to build flaps inside my mouth. And I ended up with a trach. After healing a bit, I was sent to rehab for my leg. I think I was away

from home for about 2 months. Eventually I went home again, where I had home health care a few times a week. Recovery still took months. I still have my trach and will be on a feeding tube forever. I'll never eat or drink normally again. I'll never speak, sing, kiss my children goodnight, whistle, or blow out a birthday candle ever again either.

Over the past four years, I received 80 chemotherapy cycles and continue to get MRI's, PET scans, and weekly maintenance chemotherapy. With all of that going on in my life, I can't imagine what kind of financial trouble I'd be in without Medicaid.



I can't imagine what kind of financial trouble I'd be in if I didn't have Medicaid. I think Medicaid has been the only blessing in all of this nightmare.