



## Children's Health Initiative Success Story



### **Katy & Ayden Boriack** Santa Cruz County

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Katy Boriack, 28, isn't one to complain, and considers herself lucky. She has a good job with a locally-owned company, earning \$34,000 annually. Her company offers her health insurance and is supportive of her efforts to finish college. Katy has an AA degree, but is taking classes at Cabrillo College with the goal of transferring to the University of California at Santa Cruz to receive an environmental studies degree.

When her son, Ayden, was born, Katy learned that adding her son to her health plan would increase her insurance premium from \$80 a month for individual coverage to \$350 a month (roughly 20% of her monthly take home pay). As a single mom, Katy pays \$800 a month in child care costs in addition to food, living and other basic expenses. She knew that paying \$4,200 a year on health insurance was not feasible, so she faced the improbability of finding a cheaper place to live, or simply foregoing insurance for her son.

Then Katy learned about a local children's health initiative known as Healthy Kids Santa Cruz County. Healthy Kids benefits parents like Katy, who earn too much to qualify for public programs, such as Healthy Families or Medi-Cal, yet not enough to afford the high cost of dependent coverage offered through her employer.

Thanks to Healthy Kids Santa Cruz County, two-year old Ayden receives regular care from a local dentist and pediatrician. Katy has the comfort of knowing Ayden is healthy and taken care of, so she can focus on finishing her education and providing for her family.



Katy joins her son, Ayden, for his routine dental check up