



Children's Health Initiative Success Story



The Herman Family Sonoma County

Kids do the darndest things. Take three-year old Jacob Herman as an example. On a family camping trip, Jacob managed to shove a rock into his ear far enough that his parents could not remove it. The incident occurred on a weekend and necessitated a trip to the local urgent care. After a trip to an ear, nose and throat specialist and outpatient surgery, the Herman family found themselves with a \$5,000 out-of-pocket bill.

That same month, the Herman's daughter, Amber, fell and hurt her arm and required medical treatment. All this happened while Penny Herman was pregnant with their third child, Abraham.

As self-employed, small-business owners, Penny and her husband, Peter, couldn't afford private health insurance. They faced a mounting stack of medical bills and didn't know where to turn.

That's when the Children's Health Initiative of Sonoma County stepped in. Jacob and Amber were enrolled in Healthy Families, while Penny was able to get pregnancy coverage benefits for Abraham through Medi-Cal. The Hermans were so relieved when their application was approved and they could not believe there was a program that helped working families like them get health insurance.



The story does not end there. When Abraham was born, he automatically qualified for Medi-Cal benefits for his first year of life because of Penny's pre-existing pregnancy coverage. When Abraham turned one, he lost his insurance benefits and was temporarily uninsured. Before his parents could secure new coverage for him, he woke up one morning irritable and fussy, with a moderate fever and worsening pain in his ears. It was obvious to his parents that he needed to be seen right away. Sandy Sakwa, a certified application assistor who was helping the family apply for Healthy Families, referred the family for help right away.

That same day, a volunteer pediatrician with Kaiser Permanente diagnosed Abraham's ear infection and prescribed antibiotics to help relieve the aching symptoms. In addition to making a quick recovery, Abraham received friendly and compassionate care in a familiar place: his medical home. Healthy Kids Sonoma County helped Abraham's family get the care they needed, along with the relief of being a happy, healthy family again without the financial burden.

Amber, Jacob and Abraham now benefit from comprehensive health coverage, while Penny and Peter have peace of mind that their children's health care needs will be met. The Hermans were especially happy to pay a portion of the cost of the health care premiums because they liked the idea of shared responsibility for their family's health care needs. They are thrilled that a program like Healthy Kids Sonoma County exists to help working families obtain affordable and comprehensive health insurance coverage.