

Frayed: Adventures on the ACA Trail



Posted by

The following is a journal of my experience with the Affordable Care Act and specifically my application process with Covered California. In the spirit of “sometimes you just have to laugh” I have taken a humorous approach. However, the many problems of enrolling in a health care plan were frightening and filled with frustration. I know I am not alone with these thoughts and feelings.

October 1, 2013:Receive letter from organization joined in order to purchase health insurance for me and my son stating that, as of December 31, 2013, our health insurance would no longer be available through said organization. Phone number of insurance agent included in letter for purpose of beginning the process of changing health insurance. Make choice to call insurance agent used to previously purchase insurance. A bit uneasy, begin the process of applying to Covered California.

October 31, 2013:Receive confirmation from insurance agent that application to Covered California is complete. Reassured that enrollment is guaranteed. Given login codes. Codes do not work. Given new login codes. Confident that coverage will begin prior to December 23, 2013 deadline. Say to self no need to obsessively check site.

November 15, 2013:Current health insurance company sends notice regarding choice to continue coverage as individual without group plan. Ignore notice knowing cost for individual plan could cause bankruptcy. Feel slight apprehension.

November 20, 2013: Confidence slipping. No sign of enrollment in Covered California. Agent assures me of enrollment. Numerous login attempts to CoveredCA fail. Call agent again, talk to wife of agent who corrects invalid login information. Obsessively go to site to login, told “login invalid.” Husband successfully and smugly logs in. Not enrolled. Apprehension increases.

December 1, 2013:Make last health insurance premium payment. Doubt begins to grow into panic. Question my decision. Breath shallow, heart beating. Call agent. Reassured I am enrolled. Check site. Not enrolled. Call agent in tizzy. Fear. Am cancer survivor with ongoing health concerns. New health issues. Agent perturbed. Seems to want me off his back. Stress levels approaching high tide.

December 1-15, 2013:Agent’s son now working with me. Assures me of confirmation by Friday. Friday, no confirmation. Panic tide at tsunami level. Call son, frantic. Son transfers me back to father. Dad now beyond perturbed. Frustrated, testy agent. Finish call, hang up. Feel foolish. Man’s touch appears necessary. Husband goes into agency to impress agents of urgency. New person handles case. No doubt labeled “special case” by now.

December 16-22, 2013:Begin new relationship with third agent. Young and patient. May be reincarnation of

Buddha. Panic at low tide. Feel reassured. Feel “in good hands.”

December 23, 2013: Deadline for coverage passes. Phone lines jammed. Husband attempts “live chat”. Hours pass in long queue. Steadfast, my hero waits only to be disconnected. “You’re next” apparently meaning, “Goodbye.” Website inaccessible. Phone contact impossible. Await fate of the uninsured. Consider staying in bed until insured. Become philosophical albeit fatalistic. Console self with holiday eating and drinking. Better to go quickly when uninsured.

December 24-31, 2013: Continue holiday merriment. Situation brings to mind “fiddling while Rome burns.” Eat and drink more.

January 1, 2014: Uninsured. Too tired of whole mess to panic. Take vitamins, put light around self, give up sugar, drink water.

January 3, 2014: Agent calls. Has spent several days with phone attached to head. Has actual information involving confirmation codes. Gives phone number. Feeling grateful. Log in to new health care provider site. Codes work! Directed to payment page. Grab credit card and make payment. Given confirmation code! Print out and carry next to heart. Consider having payment confirmation framed. Insured. Feeling thrilled and relieved.

January 7, 2014: Writing article while on hold with insurance company regarding ID cards. Multi-tasking ability at level of mastery. Told, over and over, “Thank you for your patience.” Feeling impatient.

January 9, 2014: Call again. Prepare to hold. Decide to write great American novel while waiting. New message. Directed to new number. Call. Recorded message states ID cards arriving ten days after payment. Recorded voice sounds like same guy telling me, “Thank you for your patience.”

January 9- present, 2014: Await ID cards. Attempting patience ...

Seriously, I am grateful for the Affordable Care Act as it represents to me the beginning of a consciousness that health care is a right, not a privilege. Yes, there’s a lot wrong with how the ACA was structured. It’s far from perfect. But it’s a start.

And, after all, look at how much I accomplished while on hold.

You’re welcome for my patience ...

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