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COVER ME

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CLASS IN AMERICA

Series Editor

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A HEALTH INSURANCE MEMOIR

SONYA HUBER

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Set in Quadraat Sans by Bob Reitz.
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To Peter Christopher, 1956–2008
To Ivan for every day

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a home; thank you also to the talented staff of the University of Nebraska Press.

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This is a work of creative nonfiction and, as such, is an exploration into the limits of memory and the folly of the human heart. Narrative arcs appear on these pages where lived experience showed only confusion and fear. Mistakes abound; I tried my best; I take full responsibility for the errors contained in these pages. The names of a few people, such as Skate and J—— have been changed.

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1

WAITING FOR THE PLACEBO EFFECT

My sinuses throbbed and pressed against the bones of my face like overcooked bratwurst. I pulled open the glass door of the community co-op in Columbus, Ohio. I wanted to fill my skull with brightly colored vitamin cocaine and blot out the suicide gray midwestern sky.

Yes, I should probably have been sitting in a doctor's office.

I was an adjunct teaching writing at a local university. I was uninsured—or so I thought, but that's another story. The Human Resources lady didn't even mention health insurance during our two-minute tax form session that fall of 2004. No benefits packet arrived in my mailbox, so I assumed I was in the lecturer job class with all the other guns for hire on campus. My husband, a self-employed carpenter whom I'll call Skate, fixed his swollen thumbs by drilling holes in his fingernails to let out the pus. We were do-it-yourselfers of the involuntary variety.

I spent my days swilling coffee, wincing at the onslaught of traffic and lateness and e-mails. I ate Sudafed like cinnamon red hots. As if my South Side of Chicago accent wasn't nasal enough (Chicauuuuugo), I honked with the voice-squeezing pressure of the constantly congested.

I wanted to lie down on the brownish gray carpet and wait for a

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vegan staffer to drag me into the break room and heal me with camphor-and-echinacea steam and homeopathic herbal tinctures.

Insurance was invented for ship captains in the 1660s who needed protection from the risks of the frothing, pounding sea. Once insured, these seamen could leave their wrecked vessels to founder on the rocks. Insurance was described in 1665 as "[t]he Covenant of preventing Danger . . . [which] added a Shadow of Law; whereby the incertainty of the Event is usually transferred to another, with some certain Reward."

The only reward I wanted was the safety that was so near and just out of reach. It seemed to circle, to splash and taunt me, in whalelike SUVs that circled the perimeter beltway of I-270, each shiny vehicle filled with moms and kids who clearly did not worry about medical bills.

In those months, I drove the snow-sludged highways toward the babysitters or job number one or job number three, all freelance gigs without benefits. In a boil and fester of envy, I hated the SUVs and their drivers because each of those people was *covered* and therefore safe. They lived in another universe, where bodies and treatments paired and came together effortlessly like ballroom dancers in layers of chiffon and satin.

I didn't want their cash. I had enough. I paid for coffees with my girlfriends; dropped an occasional $15 for a sexy shirt on sale at Urban Outfitters; and had enough pocket change for books, garage-sale clogs, and thrift-store sweaters, for movies and sushi and Indian food and all the other markers of comfort for a midwestern white girl with a few master's degrees. I had credit card balances and debt, yet I was also highly attuned to the aesthetics of a nice shoe. The skim latte cup was either half empty or half full. I didn't want cash; I wanted coverage.

In the co-op on that fevered and shivery day in early 2005, I locked eyes with an Odwalla C-Monster Fruit Smoothie with 1,000 percent

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the recommended daily allowance of vitamin C. I'm sure you have seen them: about four bucks for four mouthfuls of superhealthy puree (with profits heading straight to its parent company, Coca-Cola). Anyone who shells out cash for that scam has only herself to blame.

The plastic bottle of juice stood with its cousins, shoulder to shoulder, all colors of a tropical Gauguin painting of Tahiti, in a low cooler near a tall shelf of ground yarrow root and feverfew. Cheaper juices stood in uneven rows, their dusty glass surfaces adhered with stickers, $2.00 each, offering the exact same nutrients and vitamins. The cheap juices wore labels that were slightly less pretty, the ad copy slightly more modest and realistic.

In a magazine rack at the front of the co-op, near the cash register, my safe and successful alter ego cavorted in ads for Green Investment and ecotourism on the pages of the *Utne Reader*. She was a writer in Seattle or Santa Cruz, pulling her Aveda-scented hair into a ponytail, shrugging off her name-brand polar fleece, and then chugging a $3.99 Odwalla Smoothie as she piloted her new hybrid Prius on the way to a three-day yoga retreat.

I didn't want to be her.

Oh, shut up. Of course I did. I wanted to flaunt to the world, to imply with my Aveda-smelling skin and my woven fair-trade handbag that I had the embrace of Jesus and Buddha, the salvation security. I wanted to show the world the clear skin and steady gaze that come from nights of easy sleep, organic vegetables, and lack of stress.

What was going on in that Odwalla moment?

Ad copy ropes in an otherwise mostly sane woman; nothing unusual there. I'm not saying I'm particularly sane; I regularly spent the diaper money on spurious *Glamour* magazines and chocolate bars while my superego looked the other way.

But this was something different, a low point for me in which

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specific irrational costs and benefits tipped the scales toward Odwalla. Granted, I remember that day partially because the hippie universe delivered a left hook before I would even finish drinking that bottle of juice. But I'll get to that.

What I see there, looking at that woman standing in front of the cooler, is healthcare fatigue. I see a woman who wanted an Odwalla bedtime story of comfort, the same safety I exuded to my baby son when I read him *Snuggle Puppy* for the three trillionth time. I wanted to hear that the flannelled low-income princess could afford to make herself healthy.

I clearly could not. An office visit and prescription for my sinus infection would have set me back $100.

Maybe, instead, four bucks would work.

What I needed was the curative and sustaining break from sanity. I needed three minutes, eight swallows or so, in which simple faith would grant me the illusion that my actions mattered, that my own body was under my control.

By age thirty-three I had yelled into a megaphone for universal healthcare on the steps of the Ohio statehouse. I had enrolled my baby son in the state program for low-income families. I had seen my picture in the newspaper and heard my voice on the radio yelling about healthcare.

By age thirty-three I had already been sent to collections several times for medical debt. I worried about money, which sent cortisol and other stress hormones coursing through my body, triggering the fight-or-flight response that proclaimed an emergency and then subtly wore me down with the effort of staying on physical alert.

By age thirty-three I had lived through eleven gaps in healthcare coverage. During each, I wore a groove of worry in my frontal lobe that seemed directly connected to my lymph nodes, white blood cells, and serotonin levels. I want to know what life would have looked

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like without that undercurrent of healthcare anxiety and longing. I want to see a version of myself, body and mind, without that skein of tension.

Most of my friends cycled in and out of the same circus. The drunks told each other that beer sterilized your throat when you had a cold. The hipsters, who had formerly spent their time bitching about how punk was not dead, developed secondary specializations in acupuncture, green algae pills, craniosacral massage, wildflower homeopathic tinctures, Reiki, Chinese medicine, and various other non-Western therapies.

I'd already done Catholicism and considered my debt to hocus-pocus to have been paid. At that time in my life, I was able to finally hear the word "chakra" without throwing up, but I harbored a lingering distrust of New Agey thinking. But I also wondered if maybe my hipster-cum-hippie friends had it right. They could take back a portion of control over their bodies. Instead of worrying, maybe I should have been romancing my adrenal and lymph systems, cooking organic stir-fry, and meditating placidly while holding my sleeping infant son.

Drumming circles aside, the hippie culture of green algae pills and I had come to a sort of détente, because it seemed that receiving a squirt of herbal Rescue Remedy under the tongue took less time than whispering an extra Hail Mary. Like a doubting Catholic who goes to confession just in case, I shrugged and accepted anything that might conceivably work, including the placebo effect.

Nobody wanted to toss a barstool in rage at the cost of an ER visit or launch a punk-rock throwdown about an uninsured root canal. My women friends bitched about their boyfriends over coffee but didn't dredge up meaty curses toward their health plans. Fixing healthcare was more hopeless and pointless than waiting for the addict to stop drugging, than getting your brother to pay you the $300 he owed you, than waiting for your favorite band to get back together. Forget it. There's always bankruptcy.

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I cradled the juice in my sweaty hand, pushing a hank of long brown hair behind my ear. My glasses were probably fogged up with the transition from the gray, wet cold outside to the steamy warmth of the co-op. I sniffed. I was tired, sick of carrying shredded coupons in my coat pockets. Sick of looking for the cheapest toilet paper. Sick of holding up the grocery lines with my WIC coupons while the cashier rolled her eyes and the people behind me looked me up and down. I hated the bleak cast that had settled over life itself for its potential expense. Every slip and fall, every cough, glinted with the knife-edge threat of a serious condition, a hospital visit, a debt of several thousand dollars I couldn't repay.

Some weakness—a fever surge or a howl of wind outside or a sinus pang—decided it.

Fuck it. Come here, sweet immunity sports car fantasy of life as ad copy. I ripped open the plastic seal and swigged the expensive juice.

The cool, sweet liquid splashed down my throat. Its thick texture felt healthy and substantial, as if it could flow to a fever-thinned weak spot and fill it like vitamin spackle. I lobbed my desperation toward the icons I worshipped, like lighting a novena candle in front of a Virgin Mary statue. As if by throwing money—$3.99 plus tax—toward a remote representative of my healthcare deity I could curry favor.

This is the story of my torrid and twisted love affair with health insurance.

I had known its embrace. Each blissful fling unfolded with delicious expectation, wet with whispers of forevermore. I entered these brief affairs with pink hope and the best of intentions. New health insurance cards—coy valentines—always arrived in plain white envelopes. Each plastic card was like a hotel room key that unlocked its own universe of safety and security, each with its own rules. Savoring my good fortune, I browsed the provider listing and chose a fresh crew of doctors to peer into my orifices. The courting and flirting began

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with a bit of game playing, the waiting periods and the occasional denial of coverage for preexisting conditions. After new love's rush of anticipation and insecurity, I made myself at home in each network, scattering the fragments of my medical history behind me like a trail of crushed candy hearts.

Take me. I'm yours. Hold me and never let me go.

I graduated from college in 1993 and leapt from the shelter of my parents' healthcare plan. The next fifteen years earned me a scattershot range of paychecks at twenty-five jobs. I was a receptionist many times over, a mental health counselor, a proofreader, writer, editor, reporter, assistant publisher, bookstore clerk, writing teacher, and community organizer. Eight of these gigs came with health insurance, and I latched on to those eight health plans with a desperation the employers often didn't deserve. I backed myself into gray partitioned cubicles to get screwed by boring, dead-end, or degrading jobs, faking enthusiasm all the way for the healthcare payoff.

In between my months of insurance, I gravitated toward loser, slacker, emotionally unavailable jobs that wouldn't support my healthcare needs. I've always had a thing for the bad boys, and maybe I kept unconsciously choosing those chain-walleted, tattooed health plans that looked fine in the dim and smoky light of a fling. The second my body exhibited a need, however, these health plans turned grouchy and distant, coughing up loopholes and denials of coverage. Maybe my full-coverage, low-deductible dreamboat was still out there somewhere, bobbing above the surface of the ocean as I muttered, "plenty of fish," and sorted the bottom-feeders below.

My healthcare hookup story is remarkable only in its mediocrity. I tried so hard to find the One and to discern the Rules. I hated the anonymous tryst of an emergency room visit, the feeling of a stranger's hands on my body and the knowledge that his parting words of "good luck" would be the last I'd hear from him. I wanted

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a Prince Charming—a general care practitioner, a personal care physician, a referring physician—to arrive with a fistful of referral slips. I wanted to go to an HMO where everybody knew my name.

Taking another sip, I stood in line at the register. When I got to the front, I presented my co-op membership card and paid the four bucks and change, signifying to myself that I was on the side of the healthy and those destined for health. I could fake it and pretend I was in a land where $3.99 was not that big of a deal. And somehow, this juice, this brief respite from penny pinching, unknotted my shoulders and my chest. The juice tasted lovely, sweet and tang whirled with a slight grit.

We can't always be hard, I was saying to myself, and that is also okay. Poor can't always mean the cheap juice. Crisis addressed, I swirled some juice around my teeth, sipped something complicated about my own weakness and my own need to acknowledge it off and on. I wavered in overlaps between the woozy shame of a needless purchase and the shrug of water or smoothie under the bridge. Fevers would pass.

I wanted to finish the juice inside in the warm co-op before buttoning my coat and heading out, chin tucked into my collar, into the whipping wind. I crumpled the receipt into my pocket and walked from the cash register toward the co-op bulletin board on the front wall. The bulletin board was covered with colored paper—hand-drawn ads promoting eco-friendly house cleaning, tantric pet minding, and a workshop for learning how to build your own herb garden.

Then I saw it: a flyer for an upcoming seminar, "Living Serenely without Health Insurance."

Serenely. Mango-berry puree pooled beneath my tongue as my bloodstream flushed with adrenaline. I stared at the flyer, riveted. I had never entertained the vile union of these two concepts: serenity and being uninsured.

I respect people who can talk about having gratitude for their addictions, who feel blessed by their cancers, and the like. But I am not

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yet on that spiritual plane. I am clearly somewhere far beneath it, in an underground foxhole of healthcare. I had to force myself to take in a breath. Maybe it was the fever, but I felt attacked by that innocent poster, which seemed to be calling me out as the spiritual midget I am.

The truth was that I wanted more than anything else to live serenely without health insurance, but I wasn't sure if that fantasy was akin to "peace within domestic violence" or "finding your pocket of calm in racial apartheid." Those pairings and strategies—strangely, profanely—are necessary to survive and yet evil to contemplate.

I wrapped my coat around me, shoved my orange knit ski cap on my head, and pushed open the glass door against the wind, gripping a half-empty bottle of juice that had lost its magic. I found my slush-encrusted car and blasted the defroster, watching the windshield wipers grate over hunks of ice on the windshield. I probably took off my glasses and cried, head down on the steering wheel, fever flushed.

I probably fumbled with my metal-cold cell phone and called my friend Kathy, a divorced single mom living with her two kids in her parents' basement. We laughed at each other's bad days, not unkindly, because we seemed to trade the same day back and forth as we traded tips about where to apply for low-income childcare and moaned about picking up bulk quantities of peanut butter from the WIC (Women, Infants, and Children) office.

"Oh, honey," she might have said. "Sounds like you need the Open."

The Open was a scrolled, two-inch, cast-iron fob that probably once hung in a store window. I don't know where it came from or who owned it first, but over the years of our friendship it had somehow become our Buddhist reminder to look for whatever was coming around the next bend, to keep an open mind despite the crap of motherhood and genteel college-educated poverty. One of us would carry it for

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a while. Then, when need arose, one of us would dig it out from our purse or pocket and transfer it to the other like a talisman.

But I didn't want the Open or its message in that moment, couldn't consider exposing my heart to the universe when I already felt shredded and vulnerable.

I picked up the baby from the sitter, swaddled him in layers of polar fleece and knit, wrestled him into the car seat, and drove home. I fed him and put him down for a nap. Then I went to the Internet to search for "serenity no health insurance." I wanted to see the argument and to pick it apart with my brain and my teeth, either to ravage it or to throw myself onto it for safety.

"Your search returned 0 results." Google helpfully offered to amend my query: "Did you mean to search for *Serenity Now Health Insurance*?"

Sure. Even better. Whatever. I clicked on the link. The screen listed Christian Web sites offering group prayer for the ill and private financial assistance for the saved. Several other search terms—a visit to Amazon, a troll through a news database—all turned up nothing. This secret was so underground it was nowhere on the Web.

Fine. I would attend the workshop.

I went back to the co-op a few days later to copy down the date and time, but the poster was gone. No serenity for me.

Health itself was no bedrock, and the body would break in time. But benefits were safety and future—lullaby and go to sleep, my feminist version of Prince Charming on a white horse, love incarnate, the thing that would make me real, would catch me when I fell and set me back on my feet. I could not even think of my life or myself without thinking about my insurance status, and I had narrowed my sense of foundation and tomorrow to the size of a white plastic card that would have fit in my wallet.

How did I get there, and how did we?

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