

I am the mother of three fantastic children, Justin, 15, Sarah, 13, and Benjamin, 7 years old. In 1996, at age 4 ½, Justin was diagnosed with Asperger's and Mood Disorder-NOS. He has experienced six inpatient psychiatric hospitalizations. The first was soon after his diagnosis. Not only did I have to come to grips with his new diagnosis, I also had to deal with the medical insurance dilemma. Up until then I did not realize that medical insurance coverage was different if you were classified under mental health, like autism usually is, and mood disorders are. You get into the world of maximum inpatient and outpatient days and lifetime caps. The co-pays alone can throw any family into a financial crisis.

We have lived through the overwhelming financial difficulty, including bankruptcy, this brings to a family. My first marriage could not withstand it and my second continues through this difficult struggle. We struggled because we are over income requirements to qualify for Medicaid, but financially overwhelmed by all of the co-pays associated with his five medications, on-going therapy and doctors' appointments he needs.

Since the waiting list for the Medicaid Wavier is so long, my husband and I are exploring all options to get Justin the help he needs. One option would be for me to quit my job so we can qualify him for Medicaid disability. This is a very hard choice with possible long-term financial consequences for my family. If I have to resign, there is a risk I may not find a comparable paying job later. However, it is a much greater risk to run out of inpatient and outpatient days, or hit our lifetime mental healthcare cap, and not get him the medical care he needs because we cannot afford it.

Melissa Callahan