



COLORADO  
CROSS-DISABILITY  
COALITION



Colorado Consumer  
Health Initiative

## Without Medicaid, I Couldn't Survive With Any Quality of Life

Julie Reiskin, Dever



*“Medicaid Buy In has allowed me to get off Social Security Disability Income and pay for my own health insurance.”*

Diagnosed with MS at age 20, Julie wanted to work but needed health care to provide the supports needed to mitigate the disability caused by her illness. She qualified for Social Security Disability income, but wanted to work. She needed the designation of disability through Social Security to qualify for Medicaid Home and Community Based Services. These services provide Medicaid for medical care such as wheelchairs, supplies, medications and procedures as well as long term care – notably assistance for tasks like bathing, housework, and other personal care.

Earning a salary jeopardized her Medicaid, so for nearly 20 years, Julie worked pro bono in health care policy, eventually becoming Executive Director of the Colorado Cross Disability Coalition (CCDC) in 1997. When the Medicaid buy-in (a program that allows people with disabilities to be employed and pay a premium to keep Medicaid) became available, Julie discontinued her Social Security income and opted for Medicaid to cover

her health care needs. She is now free to earn an income and pay a premium for Medicaid, while also paying taxes and contributing to the economy.

*“Before I had Medicaid I was regularly hospitalized because I could not afford to cover all that I needed to stay healthy. Since I have had Medicaid I have not stayed one night in a hospital.”*

Any sort of capped funding for Medicaid would likely end this way of life for Julie. Colorado may not continue to fund the buy-in program and people like her would have to choose between poverty or giving up the supports they need to survive. She does not know how she would do without the support of health aides, access to medical equipment, and medications that enable her to and remain healthy. She does not want to go back to living in poverty, nor does she want to go back to living in a constant state of health crisis. Julie is also worried about others in her community, many of whom have more severe disabilities and who also rely on Medicaid.

*“I need Medicaid for personal care, for a decent wheelchair, for monthly supplies and medications that cost over \$1000. Without these supports, I do not see how I could survive with any quality of life.”*