***Editors: I am attaching the first column in the No Stigma Nevada series in case you missed it. These columns are a joint project witb the NPA who is providing the content, free of charge, to members for publication. The columns can run independently as stand-alone pieces, they do not have to be published one after another. There are two-word count possibilities, the longer version includes the text highlighted in italics. The words in bold have links to other sites listed at the end, for your convenience.***

***The Nevada Press Association website has the columns posted as well.***

***The next topic will be: What Nevada’s legislature can do for its residents with mental illness.***

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***No Stigma Nevada***is a bi-monthly series of columns about mental health in Nevada, written by Kim Palchikoff, a Nevada social worker and journalist who lives with bipolar disorder. She can be reached at palchikoff@gmail.com

Total word count: 879 as is; 675 without paragraphs 4 and 5

by Kim Palchikoff

Call me a cynic, but despite the recent mid-term elections that voted a Democratic majority to the U.S. Congress and Nevada Democrat Jackie Rosen to the U.S. Senate, it’s hard not to worry about the GOP’s efforts to establish **cheaper health plans** that don't have to comply with the Affordable Care Act’s pre-existing condition protections. Vice-President Pence is already talking about introducing another attempt to replace and repeal the ACA come January.

Discussions about pre-existing conditions concern me a lot. My bipolar disorder puts me in the group of nearly 200, 000 Nevadans who live with one. Besides mental illness, pre-existing conditions can include everything from HIV/AIDS and alcohol abuse/drug addiction to cancer and potentially even pregnancy.

It’s not just empty verbiage. For eight years, from 2004 to 2012, while I was employed part-time and didn’t havehealth insurance, I lived in utter fear of getting in an accident and having to declare credit-ruining bankruptcy to cover my medical bills. I frequently recalled how my mother spent the night once in the hospital following a surgery in a basic room with no fancy treatment, equipment or round the clock nursing care. Her fee for the hospital's services was over $30,000 just for that one night, not including the doctor's fees. Knowing that, I avoided doctors, hospitals and their exorbitant fees unless I had no alternative.

*I took a bad fall once while jogging in the dark. I wasn’t sure if bones were broken, or ligaments were torn, but my ankle was in massive pain. Instead of going to a local emergency room, I went home. I had no insurance and ER visits usually run into the thousands of dollars. I nursed my injury over the next few days with hot and cold compresses. It didn’t get better.  I took photos of my swollen, black and blue joint with my phone and emailed them to anyone I thought might know anything about ankles – friends of mine who were retired gymnasts, doctor friends in Europe who really couldn’t say much without the costly x-rays I was trying to avoid.*

*I finally caved in to the severe pain and went to the local hospital late one night, after doctor's offices were closed.  My bill for what turned out to be a simple badly sprained ankle was well over $1,500. The hospital staff tried to send me home with brand new crutches, to the tune of another $350.  I borrowed ones from friends instead. Another time, when I gashed my knee, I skipped getting needed stitches and put my own butterfly bandages instead.*

I can’t go back to those days. Before the ACA there were two main ways to get health insurance if you had a pre-existing condition. You had to work full-time at a job that provided group medical coverage, or get coverage from an employed spouse.  The reality is that many people with mental health issues can’t work full time. I couldn’t.

Much has been said about today’s 3.7 percent unemployment rate, but according to the **U.S. Bureau of Labor Statistics,**in 2017 only 18.7 percent of disabled individuals were employed. In contrast, the employment rate was 65.7 percent of those without a disability. According to RespectAbility, a national non-profit that promotes disabled rights, Nevada has 382,600 disabled residents.

While many folks point to the supposed easy lives of Nevada’s mentally or physically disabled living on Social Security Disability who can’t work, don’t get too excited. I looked into it once: the average amount for a monthly disability check in Nevada is not even $800. Good luck trying to live on that.

Nevadans got a break under**Gov. Brian Sandoval,** who in December 2012 became the the first GOP governor to commit his state to expanding Medicaid under the ACA**,** guaranteeing thousands of Nevadans general health coverage includin**g** for their pre-existing condition.I still recall the excitement of the day I received my Medicaid insurance card in the mail. It’s been a great success in Nevada overall. As of last July, 669,499 Nevadans were on Medicaid.

But even that has a catch. To receive Medicaid, only households with incomes up to 138% of the federal poverty level can qualify - that's $16,394 a year for an individual.  That's living in extreme poverty.Moreover, many Nevada clinics that accept Medicaid are booking out months — not weeks — in advance. Many doctors or medical clinics in Nevada and nationwide don't accept Medicaid because of its low reimbursement fees.

Now that the election is over, I still can’t rid myself of potential gloomy thoughts regarding the thousands of Nevadans like myself who live with a pre-existing condition or who may get their Medicaid revoked because they are unemployed, as they are doing in other states where employment is now a Medicaid requirement.  I’ve heard a variety of **proposals** from Washington that likewise suggest chipping away at the ACA.

  While on the campaign trail both **Nevada’s Senator-elect Jackie Rosen** and **Governor-elect Steve Sisolak answered questions** in writing from the non-profit RespectAbility. They both stated their wholehearted support for disabled Nevadans and the problems we face.

Let’s hope that their words are not just empty campaign promises, and that they truly fight hard to protect one of the most important issues to Nevadans, that of pre-existing conditions.

Do you have a story about pre-existing conditions? You can share it on the No Stigma Nevada Facebook page.

Links to websites/information cited in the story

**President Trump's efforts to create cheaper alternatives to the ACA plans**

<https://www.cnbc.com/2018/08/01/trump-clears-way-for-health-plans-to-compete-with-obamacare.html>

**U.S. Bureau of Labor Statistics**

<https://www.bls.gov/news.release/pdf/disabl.pdf>

**Gov. Brian Sandoval announcing 2012 Medicaid expansion in Nevada**

<https://lasvegassun.com/news/2012/dec/11/sandoval-supports-medicaid-expansion-nevada/>

**Health and Human Services letter outlining changes to the ACA**

<https://www.aging.senate.gov/imo/media/doc/HHS%20Docs.pdf>

**Gov. Sisolak's answers to RespectAbility questionnaire**

<http://therespectabilityreport.org/2018/10/04/steve-sisolak-nevada/>

**Sen. Jackie Rosen answers to RespectAbility** **questionnaire**

<http://therespectabilityreport.org/2018/10/08/jacky-rosen/>