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Medical plan a financial lifesaver for ill girl's family

By Bill Scanlon, Rocky Mountain News
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The cost of keeping their daughter healthy was just about killing the Ortiz family of Denver.

Angelina was just 9, but she was virtually blacklisted from private insurance rolls.

Because she and her brother had a pre-existing condition - asthma - the cost of treating the chronic illness wouldn't be covered unless the family paid huge monthly premiums, Angelina's mother, Katrina Ortiz, said.

Ortiz stays at home, partly to look after her daughter. Her husband, John, is a self-employed carpenter with a modest income.

"We were paying \$1,200 a month for her medications," Ortiz said.

Then, about seven years ago, a nurse from Denver Public Schools told Ortiz about Colorado's Children's Health Plan Plus, medical coverage for kids of mainly working-class families.

"By the grace of God we qualified," Ortiz said.

They paid a fee of \$35 to enroll. Now, they pay \$12 a month for medications for Angelina, now 16, and Esteban, 18.

The parents get care through Denver Health and Colorado's Indigent Care Program.

The Ortizes make sure they stay within the CHIP+ income guidelines: If the household earns more than \$41,304 a year, they're ineligible.

Ortiz picked one of CHP+'s HMO options - Colorado Access - and praises the doctors.

"It's very important for us to have Colorado Access for my children," Ortiz said. "If not, we would have gone bankrupt."

She has just one complaint: While getting an appointment with the primary doctor is easy, it's sometimes a three-month wait to see a specialist.

"When your child is hurting and you want the hurt to go away, you want that to happen fast," she said.

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Angelina Ortiz, 16,
and her mother,
Katrina, accompany
2-year-old neighbor
Alysa DeHerrera.