

# A painful double whammy: No job, and no insurance

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Florida ranks third among states with the largest losses in health care among working-age adults.

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These days, Velletta Spence is not taking her diabetes medication as often as she's supposed to.

The 47-year-old Orlando resident lost her job as a home caregiver scheduler last week and as a result, lost her health insurance.

"I can't go to the doctor, so I can't refill my prescriptions," said Spence, who takes two different types of pills for her Type 2 diabetes. "I have to make them last as long as I can until I figure out what I'm going to do."

Approximately 297,600 people in Florida have lost health insurance coverage in 2009 due to a rise in unemployment, according to a report released today by the health consumer organization Families USA.

The report, "One-Two Punch," links rising unemployment and loss of health insurance coverage because most Americans - nearly 62 percent of those under the age of 65 - get their health coverage through their own jobs or those of a family member.

"People who receive a pink slip experience a double-whammy," said Ron Pollack, executive director of Families USA. "Health reform is essential if families wish to gain protection for their health coverage when they either lose their job or decide to switch jobs."

Florida ranked third among states with the largest losses in health coverage among working-age adults. The state's average unemployment rate in 2008 was 6.2 percent, while the average between January and August of this year was 10 percent. In the metro Orlando region, which includes Orange, Osceola, Lake and Seminole counties, the average jobless rate last year was 5.88 percent. In 2009, the unemployment rate though September rose to an average of 10.44 percent.

Nationwide, Families USA estimates the number of uninsured working-age adults rose by 4 million so far this year, with the total now exceeding 50 million.

The report was "very upsetting" to Greg Mellowe, policy director of the health care advocacy group, Florida CHAIN.

"This is sad news, particularly in Florida, where there is little or no safety net for people who lose coverage through their jobs," he said. "In some states where you have more of a safety net for unemployed people, it's not as steep of a cliff to fall off of. But we're one of the worst states for people in that situation."

Mellowe added that federal stimulus legislation has included money to reduce costs for enrollment in COBRA, or Consolidated Omnibus Budget Reconciliation Act, which extends health care coverage for workers who have lost their jobs. But even with the federal government kicking money in, it remains cost prohibitive for many, he said.

John LaFrance is a healthy 23-year-old, so he opted not to sign up for COBRA when lost his job at an auto garage last April.

He is counting on remaining healthy until he finds a job that provides health benefits. In the meantime, he has enrolled in trade school, where he is studying to be a medical assistant.

"I'm not too worried. I'm just going to keep looking until I find something," said LaFrance, who was at Workforce Central Florida last week along with Spence and others searching through computerized job listings.

Mia DeCarlo of Ocoee was regretting the decision she made in July to quit her job as a sales associate for a big box superstore.

The mother of three, who left her job after she hurt her back, said she was desperate for a position that would offer health benefits. Her children, ages 5, 6 and 8, suffer from health problems ranging from autism to a mild form of epilepsy. She was diagnosed with breast cancer two years ago.

DeCarlo said she has gone to local health programs for the uninsured, but soon learned there was little available for those with serious medical needs - such as she and her children.

"The biggest stress has been finding help for my kids," said DeCarlo. "(Leaving) my job was the worst decision I've ever made."

**States with the largest losses in health coverage among working-age adults, January to August 2009:**

California (661,000)

Texas (396,900)

**Florida (297,600)**

New York (253,100)

North Carolina (184,700)

SOURCE: Families USA

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