

# One moment without insurance, a lifetime of financial pain

by HOGAN GORMAN

In 2004, I was an actress/waitress living in New York City. I was also one of the approximately 46 million people in the United States living without health insurance. The nightclub I worked in did not offer its employees insurance, and between the costs of rent and food, and an unstable income based mostly on tips, I couldn't afford it on my own.

Walking to my waitressing job one night, I was hit by a car while crossing Lafayette Street. My head took out the entire windshield of the car, the driver slammed on the brakes, and I went flying about 10 feet, landing on the pavement.

I was taken to the hospital via ambulance and once the ER doctor discovered I was uninsured, I was basically ignored. My neck and back were in excruciating pain; I had to beg for a CAT scan and was ultimately released with a neck brace, a pat on the back, and a "good luck."

It would later be discovered that I had suffered five herniated discs between my neck and lower back, two torn ligaments in my right knee, and lost a chunk off the back of my kneecap, requiring surgery, in addition to a severe concussion that affected my memory, eyesight, and balance.

The next several years of my life were filled with constant pain and financial ruin. Because I was uninsured, no doctors would see me until I found a lawyer and filed all the paperwork to be covered by No-Fault (which covers people hurt in accidents up to a certain amount of money).

Unable to work, I went through what little savings I had, maxed out my credit cards to the tune of \$25,000, and ended up having to borrow \$30,000 from companies that will loan people money against their settlements at criminally high interest rates, just to be able to survive.

The problems

snowballed. When I developed a kidney stone from steroid treatments, No-Fault wouldn't cover the \$2,000 bill — more debt.

When No-Fault cut off my coverage after seven months, my doctors continued to see me on a lien, but there would be no more procedures or surgeries, no more physical therapy, and no more prescriptions. Unable to afford the \$300 a month in medications and the \$175 physical therapy sessions on my own I went for several months without, before eventually ending up on Medicaid, food stamps (where I was allotted \$4.70 a day for food), and Social Security disability.

I was hobbled physically and financially for years by this split-second traffic accident, and as an extra-added bonus I am now what is known as "a pre-existing condition."

My story is not unusual; unfortunately it is the story of millions of Americans who fall through the cracks of our failed health-care system every day.

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*Hogan Gorman is the author of "Hot Cripple," a new memoir based on her award-winning one woman show of the same title.*



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