Affordable healthcare is a serious problem for my family. Over the years I have personally struggled to afford health insurance.

But I worry more for my daughter and her family. There is no way her budget allows for health insurance while at the same time paying for rent, utilities, and food. So she pays the penalty each year for not having insurance.

Unfortunately, this means that every day she is taking a chance that if something happens medically with her family, she will have to pay out of pocket to see a doctor. As a result she ends up having no relationship with a doctor that would be familiar with her family’s health issues. And her family does not receive the preventative care to be healthy down the road. Finally, if a family member has an accident and needs hospitalization, the amount of expenses she would be liable for could lead to bankruptcy for her family.

Recently, my daughter shifted from full time employment to part time so she could care for her disabled father full time. Now she is not even eligible for her company’s health insurance plan. Her husband is able to get health insurance for himself through his company, but they cannot afford to pay for the rest of the family to get health insurance. And their combined income is too much to qualify for subsidies or Medicaid.

I worry about the health of my daughter and her family every day. Their stability and well-being should not be based on hope and luck that nothing bad happens.