

Northwest Ohio Hemophilia Center

May 25, 2021

As a Social Worker at a Hemophilia Treatment Center, I have seen firsthand how access to care is critical in preventing complications for persons with bleeding disorders. One of the most difficult groups of patients to manage, are the young adults in our practice. Often, this is because they are transitioning into adulthood, but may lack adequate employment with benefits. I've listed below the most compelling issues I encounter regularly with our young adults.

- 1) Parents aren't employed or are underemployed, and don't have access to employer-based insurance for their young adult.
- 2) BCMH has been the only insurance for the young adult and when they turn 21, they lose that coverage. The young adult is then completely uninsured.
- 3) Families may be over income for Medicaid but still meet the criteria for BCMH, which has a slightly higher income threshold. BCMH can be invaluable for families who don't have access to employer-based insurance or Medicaid.
- 4) Recently, we had a new patient with a unique form of a bleeding disorder, which was difficult to diagnosis, even after genetic testing. The physician wanted to test the two adult children who are both college age. While the family does have insurance, they have a high deductible. To test both college-aged children would result in deductibles for each (\$3000 total). The Diagnostic program of BCMH would cover the lab work for this working class family.
- 5) Young women often have menorrhagia (excessive bleeding with periods). Medication is invaluable to ensure these women can maintain employment or attend class without disruption. Again, if a young woman is underinsured, her access to these medications could be out-of-reach. BCMH fills this gap by covering coagulation medications.

In conclusion, young adults may not have access to their parents' insurance, Medicaid, or employer-based coverage while they are still in college or working only part-time. This age group (21-26) is often lost to follow-up at our Hemophilia Treatment Center due to this lack of adequate insurance. Our hemophilia clinic has 300+ patients who are young adults, with several dozen listed as under-insured. Frequently, this population seeks medical care when in a crisis, instead of accessing preventive care which is historically less costly and results in fewer complications. BCMH can provide this lifeline for young adults.

Cindy Michael, LISW

Cindy Michael, LISW

Hemophilia Treatment Center @ Toledo Children's Hospital