



Michael Hopkins, CEO of Jewish Family Service of San Diego.

## Better Should Really Be Better: Making Health Care Accessible to All

BY MICHAEL HOPKINS

**H**annah,\* a 90-year-old San Diego resident, has outlived her savings and gets by “hand to mouth” every day. Her meals often consist of just crackers or cereal. Not too long ago, Hannah walked through her kitchen to get a glass of milk – fell – and broke several bones. Thanks to Medi-Cal and Medicare, which she relies on 100 percent, she was able to get the care she needed, including immediate emergency room treatment, necessary hospitalization and intensive rehab to get her mobile again.

Under the health care proposals that have been before Congress, Hannah would not have been completely covered. As a result, she may not have sought medical treatment, or due to the high cost of

receiving treatment, she would’ve had to choose between medical care or her medications, food, or rent. This is just one of dozens of stories Jewish Family Service of San Diego (JFS) hears each week as low-income San Diegans turn to the agency for support and navigation when they experience a medical crisis.

The majority of JFS’s clients qualify for Medi-Cal, and many of the most vulnerable populations in San Diego rely on this safety-net service to live.

In its most recently proposed form, the Better Care Reconciliation Act’s name is a misnomer – it would have made care much worse, not better, and would have put many lives at risk – including pregnant women, children and older adults. Under the narrowly defeated Senate health care bill proposal, California would have faced a \$24 billion cut to Medi-Cal, resulting in limited access to health care services for an expansive number of Californians.

These proposed cuts would have had a very real impact on individuals and families – causing many San Diegans to return to a day where critical medical expenses forced them to make the impossible choice between personal bankruptcy or forgoing lifesaving treatment due to a lack of coverage. As well, Medicaid (or Medi-Cal as it’s called in California) currently covers more than 60 percent of nursing home spending and half of all births in the U.S. It is deeply concerning to think about the low-income Americans who won’t be able to meet their health care needs when private care and insurance are beyond their means.

JFS, along with dozens of other social service providers in San Diego and across the U.S., rely on public-private partnerships with government agencies, philanthropists, and the business community to serve 20,000 individuals and families who turn to the nonprofit for help each year.

In JFS’s Serving Older Holocaust Survivors (SOS) program, for example, all 160 of the clients are below 250 percent of the Federal Poverty Level and are on Medi-Cal and Medicare. Research shows that Holocaust survivors have a higher incidence of cancer than other seniors. As the savings of survivors and other seniors dwindle and they face increasingly critical health care concerns, more are turning to JFS for help.

JFS’s ability to empower individuals to overcome adversity would be severely hampered if the proposed cuts to Medi-Cal are signed into law. Without this health coverage, many families will experience extreme financial hardship, and ultimately go without the cost-saving preventative care they need to avoid more expensive treatment in the future.

In any proposal, Congress should make certain they are answering the original question: How do we fix health care? The answer should not make millions and millions of Americans even more vulnerable than they are right now. On behalf of the clients Jewish Family Service sees every day, Congress must consider the story of Hannah and the many millions like her. This is too important to get wrong. ✨

\*Name changed for client privacy.

*Michael Hopkins is CEO of Jewish Family Service of San Diego, a nonprofit that helps thousands of San Diegans each year become self-supporting and build better lives. For more information, visit [www.jfssd.org](http://www.jfssd.org).*