



FACES OF HUSKY D:

JULIA LANZANO

Wethersfield, Connecticut
49 years old



It all started with a headache.

For more than a year, **Julia Lanzano** struggled with headaches. Some were excruciating. They would go away but always came back.

Eventually, Lanzano had to stop working because of the headaches, giving up her job as an executive assistant.

Even so, she put off going to the doctor. She felt foolish going for “just” a headache.

Besides, because she wasn’t working, she no longer had health insurance. Her two teenage children were covered under her ex-husband’s policy, and she figured she could get by without coverage of her own.

When she finally saw a doctor, in June 2015, the doctor suggested a CT scan. Lanzano got the scan – after paying \$700 up front because she didn’t have insurance.

The result was shocking: She had a brain tumor.

What came next happened fast. She was admitted to the hospital and doctors removed the tumor during a 12-hour surgery. She spent most of the next two months in the intensive care unit.

Although Lanzano had been uninsured when she was diagnosed, she was eligible for HUSKY D, and social workers at the hospital helped her sign up. The coverage helped her avoid hundreds of thousands of dollars in bills.

“It was a godsend,” she said.

Still, being in the hospital for months meant not being able to work. The financial pressures were

significant. She lost her car and had to sell her home.

Once Lanzano was discharged, she pushed hard to get back to work – probably too aggressively, she now realizes. She was motivated by the need to keep a roof over her head. Although her doctors told her she wouldn’t be able to work in an office again, she surpassed their expectations and began working fulltime. For a time, she was covered by an employer’s health plan.

More recently, she learned she had brain damage from the tumor and needed occupational and speech therapy to regain certain skills. She applied and was approved for disability support. As part of a trial period under the disability program, she can work, and has been working temp jobs. After two years of being declared disabled, Lanzano will qualify for Medicare. In the meantime, she is covered by HUSKY.

Sometimes, she feels embarrassed to be covered by HUSKY, hesitant to name her insurance when she goes to a doctor’s office. “There is a huge stereotype,” she said.

Still, she’s grateful for the program, for the safety net it provided her and others with brain tumors. “What are we to do if it’s not there?” she said.

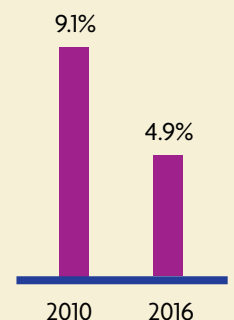
Lanzano belongs to the Connecticut Brain Tumor Alliance, where she has met many others who have faced similar situations. Nearly everyone lost their house because of their medical bills or the time they were unable to work. Now, they worry what will happen if federal law changes and once again allows insurance companies to deny coverage to people with pre-existing conditions.

“We’re all absolutely terrified of what’s going to happen,” Lanzano said.

HUSKY D and Connecticut’s uninsured rate

Connecticut officials have taken pride in the dramatic drop in the state’s uninsured rate in recent years. HUSKY D played a central role in that change.

The uninsured rate¹³



These numbers equate to a reduction in the number of uninsured state residents from approximately **320,000** in 2010 to **172,000** in 2016.

46%
drop in uninsured¹⁴