hawk-i Enrollee Comments After One Year in the Program. Fourth Comments Report to: The hawk-i Clinical Advisory Committee

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**DOI:** [https://doi.org/10.17077/nji4-6nqs](https://doi.org/10.17077/nji4-6nqs)

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hawk-i

Enrollee Comments After One Year in the Program

May 2004
Fourth Comments Report

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Health Policy Research Program
The University of Iowa
Public Policy Center
Enrollee Comments After One Year in the Program

Fourth Comments Report to:
The hawk-i Clinical Advisory Committee

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May 2004

This study was supported by the Iowa Department of Human Services and the hawk-i Program. The results and views expressed are the independent products of university research and do not necessarily represent the views of the Iowa Department of Human Services, the hawk-i Program or the University of Iowa.
Acknowledgments

The authors would like to thank the staff of the *hawk-i* program at the Iowa Department of Human Services, including Anita Smith, Anna Ruggle and Shellie Goldman, for their assistance with the completion of this research. MAXIMUS, the fiscal intermediary for the *hawk-i* program conducted the mail and telephone surveys. Barbara Fox-Goldizen, Gary DeLuca, Joe Szall, Joaquin Villanueva and others at MAXIMUS provide critical support services for this evaluation.

This research is conducted under the guidance of the *hawk-i* Clinical Advisory Committee and the *hawk-i* Board of Directors. It is thanks to their thoughtful review that these results are approved and disseminated for use by policymakers.

Special thanks to our colleagues at the Public Policy Center. As always, Professor David Forkenbrock, the Center Director, made the valuable resources of the Center available to us. Research colleagues Elizabeth Momany and Maggie Tyler provided assistance and guidance along the way. Kevin Sellers provided computer database support. Kathy Holeton, administrative assistant, Teresa Lopes, editor, Peggy Waters, secretary, and Ben High, student research assistant, all contributed to this research.
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Introduction

This report presents the comments from surveys sent to parents after their children were enrolled in the Healthy and Well Kids in Iowa (hawk-i) program for one year. The surveys are part of an ongoing evaluation of the impact of the program on the access to and health status of enrolled children.

The hawk-i program is part of Iowa’s State Child Health Insurance Program (also known as SCHIP or Title XXI), which is designed to provide health insurance coverage for uninsured children in Iowa whose family income is up to 200 percent of the poverty level. The Iowa legislature divided the SCHIP program into two components. The first is a Medicaid expansion for children with family incomes up to 133 percent of the federal poverty level (FPL). The second component is the hawk-i program for children with family incomes from 134 to 200 percent of the FPL (the upper eligibility limit was raised from 185% to 200% of the FPL on July 1, 2000). In this program, the State of Iowa contracts with private health plans to provide covered services to children enrolled in the program. In the hawk-i program, families with incomes from 134 to 150 percent of the FPL have no premiums or copayments, while those from 151 to 200 percent of the FPL pay a premium of $10 per child per month up to a maximum of $20 per family per month.

Methods

Each household with a child enrolled in the hawk-i program was chosen to receive a survey at the time they enrolled in hawk-i (baseline survey), with questions asking about their child’s health and health care experience prior to joining the program. After enrollment in the program for about one year, a similar survey was mailed with questions asking about the child’s experiences while in hawk-i (follow-up survey). Fifty percent of parents or guardians responded to the follow-up questionnaire. To reduce respondent burden for families with more than one enrolled child, one child per household was randomly selected to receive a survey.

The last question on the 77-item follow-up survey asked the following: “Please tell us if there is anything else you like or dislike about your hawk-i health plan or the effect of having insurance coverage on your child or your family.” This report includes answers that were received between July 1, 2002, and June 30, 2003, which approximates experiences of enrollees during the fourth year of the program. To preserve confidentiality, all identifying information for enrollees and their families has been removed. Some additional spelling corrections were made, but for the most part, comments are presented as they were received and entered by MAXIMUS.

In this report, the comments are categorized by the health plan in which the child was enrolled and by the topic of the comment (e.g., benefit issue, administrative issue). Some comments,
however, dealt with multiple topics. If these thoughts could be separated without disturbing the flow of the entire comment, they were split and the appropriate sentences were placed into the category that best fit the subject matter.

These comments are intended to provide a more complete picture of respondents’ views of the *hawk-i* program than what has been previously available. Information contained in this report should not be considered as scientifically valid research since comments were not received from all enrollees who completed a survey. More results from the evaluation of the *hawk-i* program conducted by the University of Iowa Public Policy Center can be found at: [http://ppc.uiowa.edu/hawk-i/](http://ppc.uiowa.edu/hawk-i/).
Iowa Health Solutions

Because we made too much money and my child will no longer be on the **hawk-i** program, I have to drop insurance on myself because putting my child on insurance is just more that we can pay. My husbands insurance is $76 per week for family. It's only $34 per week for employee + 2 child. As such a high cost for family I chose to cancel insurance on myself for the betterment in finances for our household. Most insurance programs are just too high for families.

I wish we could have kept this insurance instead of being dropped to receive another type of coverage. Every plan is different and it gets confusing.

I really was stressed out after we lost health ins. due to husband’s layoff. He became self employed & it cost me 400.00 month just for health ins. on me so I was very happy to get my 2 kids on this program is always available for kids in Iowa. I think it is super great to know Iowa cares about its kids. Thanks so much for giving our family a peace of mind knowing our kids were covered for health.

I am very grateful to have had the **hawk-i** health plan for my son. I have only used it once, but the peace of mind I have had knowing he is covered has been wonderful this past year. My husband lost his job and we had enough to worry about so we really appreciate this plan. Thank you.

I currently see a psychologist in Moline/ And I would like CHILD to be able to also see DOCTOR as I haven't heard that good of things about the Dr's listed in the booklet. CHILD I feel would benefit from family counseling or possibly counseling on his own. Since his dad's passing he has some problems that I think could be helpful for him to see this doctor. I don't know if it would be a situation that would warrant medication or not. But he can go from happy as a little clam to a very angry young man at the drop of a hat for no apparent reason.

**hawk-i** health plan has completely eliminated any worry I had about my children's health care needs. If there is a need to take them to the doctor I know I don't have to worry whether or not we can afford it. The only dislike I have is that with Iowa Health Solutions there are no pediatric dentists in my area listed in their provider directory. None of the dentists I have had recommended to me by friends are on this list. That is frustrating!

Thank you so much for having this program! It has helped our family so much!! My children now have medical coverage that I couldn't afford and I have peace of mind. In the past I've accumulated some huge medical bills and would try to avoid bringing the children in to see the doctor. The only problem I’ve had in finding a dentist that accepts this health insurance.

This has been a great program for us. We have only had it for one year but has helped out a lot not worrying about CHILD getting sick and having to work that into a very budgeted income. I really like the fact that you only have to apply yearly to qualify unlike some other programs where they want to know everything monthly, which for busy families its not always easy keeping up with programs like that. Again thanks and the program is great for single moms that just can’t afford regular family medical, dental & vision insurance.

I think the insurance policy is great! The cost is affordable. We occasionally had problems getting an appointment with **hawk-i**, we had to see different Drs. only occasionally it was a
hassle. We got treated for an eye problem that would have been a real strain for me as a single parent. I only wish it could continue for over 18 while still a student.

I have been very satisfied w/ the health care coverage. They only trouble I have had is the time that is took to get the coverage- initially it was 3 months. I am currently in the process of renewing the policy and have had a lot of trouble with the paperwork. I have a selfemp business- this has been a problem as my documentation was not the type needed and this caused me to have to give estimates of cost that I could not prove. My documentation is proof of my earned income. With this delay in process- my kids have the potential to loose their insurance coverage. Causing great stress and worry for our family.

I had problems with bills not being paid and was unable to reach anyone at hawk-i I did not appreciate the threatening letters that came from the doctor’s offices. I have sent the bills into hawk-i insurance company with the renewal application and hope they will be taken care of.

The hawk-i plan is very good it has helped me out a lot. Being a single dad and trying to raise a little girl is hard work and not getting much help from her mom. The insurance is a great help and it can be very costly if I couldn’t have any insurance on her. One thing I think would be better if the parent had more say to who the doctor is instead of being on the list. If I wanted my child to go a doctor not on the list the program should contact that doctor and see if they want to get on the list. Otherwise I think the program is great. Thank you.

The only thing I did not like was the $25.00 co pay for taking him to the emergency room. I did not know about this co-pay until after he went to the E.R. twice, and if I would have known about it, I would have waited and called the doctor's office instead. But that could have been my fault, I may not have read all the information thoroughly. Other than that, I just wish there was a program like hawk-i out there for parents! It's a great program and helps a lot.

When my husband was laid off & we lost our insurance, hawk-i was a great help. It picked up right where our insurance left off, my husband got called back about 10 months later so we are now back on his work insurance. While he was off I didn't have to worry about our son's healthcare. Thanks to hawk-i!!

I think when its time to renew the insurance yearly it should be a month ahead of time so the parent knows they have coverage.

The only problem I have had is, we didn't make enough money to qualify for hawk-i the first year of CHILDD (our son's) life it he was on Medicaid. Then, in trying to get insurance coverage through hawk-i's paperwork. The month or so he was without insurance he had a seizure. We are still paying the hospital for the EEG, chest x-ray, CT scan, labs, etc. almost two years later. Even though we weren’t able to afford insurance for my husband & I it’s been a huge relief to know our son can get to the doctor or ER if he needed to, without having to worry first if we could afford it. Thank you so much. As it turns out our income now exceeds your income limit. (we just got the refusal letter for our son's second year of coverage.) We wish though that we could keep this coverage for son even if we had to pay 5 times as much a month. We have been looking around at health insurance incase we were hawk-i but it is very difficult to find any coverage as complete as health as yours. i worry that if you son needs more than dry care like eye exams or dental care in the future we may have to wait until we can afford it. Have you though about allowing children to continue the coverage even if the exceed income guidelines by paying more. Somewhat like income guidelines by paying more. Somewhat like cobra? We'd be willing pay the extra. Thanks so much for your program it was wonderful to have it when we needed it most.
John Deere

Our family income lies very close to the Medicaid/hawk-i border and in the past few months we have been bounced between the two providers. Having 4 children in our family this is the most frustrating not knowing what card we should be carrying & when. We recently obtained custody of my step-children & because of this bouncing they were without health insurance for almost 2 months. We were constantly worried that they would get hurt or sick all because of the technicalities. We had been finally approved for hawk-i and literally a week after we received their cards we had to send our stubs back in because Leah's insurance was up for renewal. I took the exact same pay stubs and sent them in with the renewal & suddenly we are back on Medicaid. Now we are afraid in another few months or whatever that DHS will want more check stubs and suddenly decide they wont cover them anymore. I'm sure you can understand our frustration. P.S. The hawk-i coverage itself was wonderful. It's just the matter of getting the coverage.

This has been a wonderful peace of mind policy to be able to have for our children as a self-employed family who cannot afford the outrageously expensive premiums of a private health insurance policy. My daughters were able to see a dentist for the first time which I had constantly worried about and I could watch my daughter play soccer & softball without the worry of the what-ifs if she were to get injured. My only dislike with the plan is a frustrating one. It is understandable that if your income is too high you would no longer qualify for the coverage but the system is terribly flawed when our income may fall below your guidelines and we would not qualify even when we have the willingness to continue to pay the $20 premium. Why must a family be forced to accept Medicaid when they have the willingness to pay the premium? Is that not a good thing? Because my husband is self-employed and our income has been fluctuating right around the window to qualify for hawk-i or maybe fall short it causes added stress. I am sure there is some sort of explanation which I would like to hear but regardless of that explanation, as I have explained above, the system is flawed when a citizen is forced to accept a hand-out when they have the willingness to pay.

I just wish there was Health insurance for adults that was affordable. I am a C.N.A. at the Cedar Falls Lutheran Home. I had to drop the medical insurance because it went out of business (the insurance they were with) the new one they have now is too expensive. Thank you for reading.

I think the John Deer health plan is excellent. It has helped me, as a single parent with no help from his mother, have peace of mind knowing I can take care of him better. He got mono right before I went on the plan and it was a lot of money out of pocket. We did have to get some counseling for him and the counselor didn't take hawk-i and I understand hawk-i John Deer doesn't pay so that was $400.00 out of pocket. But I felt we needed it and it did help. So I think if they would include counseling it would help a lot. But by all means hawk-i is the best and I hope the state can continue it. The people in Des Moines are very nice & very helpful. As the John Deer people are too. The last time I filled out a survey I had to do it three times. They kept sending me another and told me I’d be dropped if I didn't send it back. So I just filling them out until finally one took.

The hawk-i plan is great. I lost our family’s insurance when I got laid off. My kids would not have any health care insurance, without the hawk-i plan. Shortly after my children were enrolled in the plan, my younger daughter broke her arm. At the hospital & subsequent doctor visits, I showed my child’s hawk-i card & signed a paper, and was never given or bothered with a bill or paperwork. This plan is wonderful for parents who can't afford health care for their children.
Thank you for this benefit. Because I was a stay-at-home mom, we lost our income and insurance when my husband died suddenly! I’ve returned to college so will be able to get coverage after I’ve graduated and get a job. Having insurance coverage for my children has solved a problem for me.

hawk-i insurance was a blessing, while I made the transition from losing a job and going back to school. It was one less headache. Thank-you.

hawk-i has been a lifesaver since my husband’s layoff. We went w/o insurance for the kids for over a year before we got hawk-i. It has been a tremendous relief knowing that I don’t have to worry about their coverage anymore. I look forward to my husband graduating from college & obtaining a job so that we may again have our entire family covered by health insurance. My husband & I have been w/o insurance for almost 3 years. I’m ashamed to say we haven't been to the dentist or had any preventative care physicals since we lost benefits in 2000. Because of hawk-i I'm grateful that my children have not been without these cares.

Just that my child's coverage was dropped. I know his dad has coverage on my child/ but we are divorced and what I had hawk-i on my child because my child lives with me not with him. They knew that when I applied.

The hawk-i health plan is the best thing that happened to our children. We cannot afford even the worst insurance and live in fear that one day we might lose hawk-i. My seven-year old’s skin for the first time in his life is free of endless rashes. My four year old was able to get glasses and now her vision has actually started to improve. All our kids are up to date on immunizations and get their regular check-ups. Thank you.

More dental & eye providers, otherwise I appreciate the program helping my family.

I feel this program is great for people who can't afford ins for their kids. One thing that I thought was a little crazy was when CHILD was born and was under the age of 1yr. you wanted to put her on T-19 and have my other child on the hawk-i. I was not wanting to have CHILD placed on T-19 but from the way I understood this, I didn't have a choice. But then some how CHILD was able to be on hawk-i- I just felt that putting CHILD on T-19 was not needed when I was willing to pay the premium for hawk-i- But other than that having the hawk-i plan has been fine for our family and I am thankful that my children have insurance.

I am very glad to have this insurance on my son, as I do not have any health insurance at all. I know that my son's insurance is about to expire I think on April 30th. I have called and asked for the papers to renew this 3 times and so far I haven't received anything. Can you help me with this? Thank you.

I think hawk-i is a great thing! With realistic income qualifications. We are a family of 5 w/ 2 educated parents (BA/MA)—one parent stays home full-time for the kids, one parent works as a teacher for waterloo schools. The teacher pay is low ($2,600 take-home pay) AND the school only covers the teacher's health insurance, not the family's! We were paying $400 a month for family health insurance through the school, which is impossible on $2,600 monthly take-home pay. I wish hawk-i had something for parents, too, especially low-income & stay at home parents where the other parent is working full-time. A child's health is better when they have healthy parents who are around them and supervising them, as opposed to being alone after school. I wish the state would reward those trying to maintain family values by staying home with their kids in an economy that almost does not allow it. Keep up the good work! Keep your income
guidelines realistic and help those like my family who are struggling to make ends meet but are just above the other welfare guidelines.

I would like to see a guideline (income) for the program. Our financial situation has not changed, but this year we were required to pay a monthly charge. I’m not complaining, I’m just curious.

Thanks!

This has been a wonderful peace of mind policy to be able to have for our children as a self-employed family who can not afford the outrageously expensive premiums of a private health insurance policy. My daughters were able to see a dentist for the first time which I had constantly worried about and I could watch my daughter play soccer & softball without the worry of the what-ifs if she were to get injured. My only dislike with the plan is a frustrating one. It is understandable that if your income is too high you would no longer qualify for the coverage but the system is terribly flawed when our income may fall below your guidelines and we would not qualify even when we have the willingness to continue to pay the $20 premium. Why must a family be forced to accept Medicaid when they have the willingness to pay the premium? Is that not a good thing? Because my husband is self-employed and our income has been fluctuating right around the window to qualify for hawk-i or maybe fall short it causes added stress. I am sure there is some sort of explanation which I would like to hear but regardless of that explanation, as I have explained above, the system is flawed when a citizen is forced to accept a hand-out when they have the willingness to pay.

I really like the hawk-i insurance plan and am glad my children are on it because it really does take a lot of stress away from us, as medical bills and so forth are way too expensive to afford otherwise. However, there have been times of improvement as well that I also get confused as far as income is concerned. Where within the past few years with me and my husband our income has changed and it went back and forth between hawk-i and Medipass and with no notification and then at the doctors office they ask you when the one coverage has stopped and when the other began and if it were more explicit on notices or paperwork I could give them that information. One time because of this change last year my son could not be seen by a specialist because my paperwork had not come in yet and it had just changed over and I (we) had already been waiting over a year for surgery and then I had to cancel and reschedule due to no proof.

Anyway—all was resolved and I like and an all for the hawk-i program! Its great!!!

I was disappointed when I was denied coverage because of her father’s insurance coverage. Her father changes jobs frequently and doesn’t let me know. Usually by the time I find out he has coverage for her he changes jobs. It messes up my being responsible and making sure she’s cared for.

Just that my child’s coverage was dropped. I know his dad has coverage on my child/ but we are divorced and what I had hawk-i on my child because my child lives with me not with him. They knew that when I applied.

Wellmark

We have had a very good experience with hawk-i. Our daughter needed a prescription drug that was not on the preferred drug list. Her Dr. wrote a letter requesting the drug to be paid for, because we can't afford it. It is now paid for. Her Dr. felt she would be helped by this drug and it has been very effective. We are very grateful for the hawk-i health plan because we can afford it. Our daughter was not covered by insurance until we found this. Thank You! The only problem I've encountered is when I've called the helpline. They don't always have their facts right. They don't always call back when they say they will.
The *hawk-i* health plan is wonderful. The only problem is my son has allergies and needs medicine but none of the allergy medications are covered. Another problem is after sending in all my information for my son's renewal, they dropped him because they said they needed more info that I did not send. I never remember getting anything else in the mail asking for additional information.

Having *hawk-i* has helped us greatly since my husband lost his job & became a full time student & I became the sole provider. If we didn't have this insurance I couldn't afford insurance through my employer for a family. Thank You so much.

I had a little problem w/my physician, \like waiting 3 1/2 hours \ to have to leave. They never followed up on him, he was on prescriptions for ADHD. I took him off because I was not going to waist my time from work to wait this long to see a Dr to have to get a prescription every month \ have to lose my job. When I have called in it is sometimes hard to get a straight answer. I think for a single parent the yearly amount to qualify for this is to low. It should be a higher income deductions help but will kick me out soon probably. And to have him on my ins at work will go from 13.00 every other week to 100.00 plus every 2 weeks It's scary not knowing from yr to yr if he qualifies because of me.

All I can say Thank god for this insurance. It has saved me out of some deep debts since my health is not good. Since I lost our insurance where my husband worked. My husband was killed on the job site. It was so scary losing our insurance. Trying to make premiums on my income and no insurance company really wanting me. It was a godsend to at least get two of my kids on the policy. It covers medical problems so well. Thanks again.

The *hawk-i* health care plan has been wonderful. When I was laid off and had to get a new job we lost our health care through work. It was going to cost us about $11,000 a year for a family plan. We didn't know what we would do. Then I found out about *hawk-i*. It been the best thing that ever happened. We can't be with out health ins. because I have a daughter with diabetes.

I am very disappointed in the program. This program is supposed to help children. All children. I enrolled my child in *hawk-i* after being on title 19. Where we lived put us in a plan called Iowa Health Solutions. This program was wonderful. It paid for all of my daughters eye care. I only needed to provide proof once. Then we moved out of that network and so that plan put us in Blue Cross/Blue Shield. That plan pays only a maximum of $100 towards one single contact lenses the costs $160.00. This plan does not pay for her machine to clean the lenses or the special solution (not sold in stores) to put in the machine. The office visits have a maximum too. Her office visits range from $85 to $200.00 depending on service required. I am now faced with these medical bills that will ruin my credit because of a program that is suppose to help children. I am really frustrated with the whole program. My daughter was born with congenital cataracts and is close to blindness without corrective wear. This insurance company (Blue Cross/Blue shield) is assuming that this cosmetic event though I have sent documentation from the doctors proving otherwise. Please evaluate your program! To help kids!! Isn't that the goal

The *hawk-i* plan is wonderful. I have had a lot of trouble finding generic forms of some drugs and have had to pay close to $300.00 out of pocket for prescriptions. We also have paid about $200.00 for dental care that was not covered. The helpline is not very helpful at all. I and the pharmacist both had trouble with them and thought they were rude. They kept referring us back to the doctor instead of telling us what drugs were covered. Resulting in a two hour ordeal. A second incident was not much better. The price and the amount of coverage has greatly relieved our financial burden. We truly appreciate this program.

I work at a child care center and I encourage everyone that needs it to take advantage of *hawk-i*. My husband’s factory CLOSED and we lost insurance while he put himself through college.
hawk-i eliminated all stress-our consultant was excellent and it was a huge relief to know my children’s medical needs were being cared for.

The only real problems I had with hawk-i was several times the doctor wrote prescriptions that weren't covered by hawk-i and I would have to go back and get another prescription. That was frustrating when you have a sick child and they have to wait even longer for medicine while you make another trip to the dr office to get a new prescription. Also the dental coverage isn't the greatest.

hawk-i has been a blessing for our family. Our other child has more health issues and it has been very helpful to have him on hawk-i. There have been times when the doctors prescribe a medicine that hawk-i does not cover, sometimes we can get it changed to a medicine that is covered by our plan (hawk-i) and there have been times when I have just had to buy the medicine that doctor has prescribed since there wasn't anything else comparable. I am quite concerned because there is a possibility we may lose our coverage. When I filled out our application there was a question about if our children have health insurance and I marked it yes since hawk-i is our only health insurance benefits and I called the help line and they told me to disregard this letter that it would be taken care of (called June 10,2003) Then on July 2,2003, we received a letter that we would not be renewed because we did not send the information requested. I called and visited with the help line and she changed our application that we had no other insurance. We are now waiting to hear back if we will be renewed for the upcoming year. I feel this question should mention if child has health insurance other than hawk-i so other people don't make the same mistake I have.

Thank you!

My daughter was taking medicine for breakthrough bleeding and acne with great success, but hawk-i doesn't cover it, so she has now severe acne & lost her regular period on the approved prescriptions. So we will be paying out of pocket for the correct medicine for her, which is too bad because they were combined in one prescription.

I wish they would offer health insurance for adults too. Since I lost my job 2 yrs age because of a shut-down, my husband and I have been without health ins for 2 yrs. We cannot afford the high premiums and my current employer has not offered it yet.

We lost health coverage on our children when my husband was stricken with cancer. He was hospitalized for long periods of time & due to being unable to return before him FMLA was up, he was fired from his job. We were able to keep COBRA coverage at a very expensive price for my husband & I. (I also have a blood clotting disorder that requires frequent trips to the doctor.) The cost of COBRA coverage for our entire family would have been almost $900/month. There was no way we could have afforded that amount. So, I applied for hawk-i coverage for our kids-literally praying they would be approved. I actually cried tears of relief when they were approved!! We are extremely grateful to the hawk-i program & would like to say a million thank-yous for such a wonderful program!!

I would like to thank you guys from the bottom of my heart for your health care coverage.

Before I had hawk-i coverage for my son we only went to the doctor when absolutely necessary. my son had some problems with his sinus's off & on when he was younger, but they got very bad and developed into very bad headaches that bordered on a migraine at least 2-3 times a week he would come home and take himself straight to bed. He lost about 10 lbs. and I was very worried.

My friend told me about the program and I immediately applied and received coverage. My son was able to see specialist and after a while the headaches were under control. I'm thankful that, as a mom I don't have to watch my son suffer anymore nor do I have to worry about how to pay for his medical coverage. Thank you.
My daughter finally got health ins. but it still does her no good because it doesn’t cover the stuff she really needs such as Prescriptions & Dental every 6 mo. It's to bad the program can't help the people in the middle. The program would be great if you could use it on the things that aren't covered by ins. so my daughter would not be without anything. Your employees stated to me that if I dropped the ins & was eligible income wise, I could still be on Health kids—I don't understand why a person tries to get ahead & gets shot down because they work to get out of the hole & end up worse off??

The representatives on the phone for hawk-i have been very helpful. I have never met a more professional group. They have been polite and helpful. Thank you for your excellent service.

I think the hawk-i program is wonderful, but I was a little concerned that my children would not be covered again, because my husband has a good job but because I am a stay at home mom we are a one income family and are close to the cut off line, which basically means to me that we are a good hardworking family that make enough to get by but can't afford our own health care at the rates they are today. I think that there are many baby making mom's out there that can't afford or even mentally take care of a child but continue to have babies to get continued coverage from state (food stamps, Medicaid, etc.) And here we are doing our best for our family and still struggling to be able to afford health care for our children, while there are others out there that don't even try and the get a free ride by the government. I believe the cut off line for health should be raised so those like us don't have to worry about their children’s healthcare.

Excellent program—wish the renewal process was faster so we would know if we have coverage again or if we need to start searching for health care coverage for kids—adds extra stress for couple months. Otherwise no complaints on program hopefully will be around forever!!!!!!

We are currently not enrolled in the hawk-i program because we have other insurance. We were extremely disappointed in the criteria to continue the hawk-i insurance for our children. Our current insurance does not cover dental or vision and the coverage is not very good. our deductible is $1500, co-pay $30 & then 80/20 coverage. This has been a big burden to our family to pay the medical bills that have occurred since Feb.‘03. We would like to see some action taken maybe to look more at the insurance coverage instead of just the premium paid. The amount we pay for the insurance is only $20 a week so we just miss the requirement to be allowed the hawk-i program. Our oldest child had missed dentist appointments because we do not have coverage. We will not take CHILD to a dentist until he is probably 5 or 6 because of lack of coverage. The premium paid does not fully represent what the insurance cost a family. This year alone (2003-only 6 months) we have spent $3000 + on medical bills. We would love to see something changed so we can give our children the medical care they need. We were extremely happy with the program while we were enrolled.

I was recently informed my coverage will be cancelled for my daughter because I was over the limit on income this is a very big serious worry to me because of the cost of medication & inhalers, nebulizer medications, allergy medications, my daughter was hospitalized this past year due to a anaphylactic reaction & going into shock and could have died from it, and now she is not going to be able to get it and I don't know what I will do. This insurance was a great relief for me to have, as I cannot afford insurance thru anywhere else Dit her pre-existing conditions and the cost of personal insurance is way over my limits. I don't know what I will do now. There are some doctor bills that were not paid because it said we have no coverage at the time which we do.

We love the hawk-i program-however the whole part of making people got the Department of Human Services when our income falls to low—a lot of us do not wish to do this due to the
stigmatism related with DHS. The income levels for some is set to low also DHS takes into consideration property & belongings of sorts. This knocks people out especially when it comes to items given that are of value-but valued more by sentimental than $ to some and DHS says sell-get rid of it how do you sell a item that is a heirloom to your family by 3-6 generations to survive or get medical attention for your child- You should never have to question to go for the child or to tell your grandmother to keep a hold of something due to it affecting your child’s health care. the other thing that I have is not this child but another was put on med. for severe migraines some of these meds are not covered one is 68.00 & the other is 160.00+ and been told by dr this is the best thing that will help him however I do not have the money & Dr does not want to change prescriptions this makes it bad for me due to I can not pay-so I can not properly help my child as a parent I feel as a failure.

I am going to loose my kids coverage-why—Because of Income that I Do Not get Any Longer-My older child - is 18- She gets her own social Sec. Disability thru me now that she is 18—her income counts for me—therefore my income is now less than $200 over limit. For the # of dependants — I care for 3 kids—one in college—2 high school—I do not receive credit for the college student—but last year-she cost me $6000 in college cost—let alone her living expenses—she lives with me—I receive no help from my ex with her expenses—so again I get hosed and will have to pay for the kids medical expenses because of $200-CHILD receives $293 monthly--counting that-I am over limit by $200-and I get no credit for the care & cost I give to the college student-what a joke-------------

The only difficulty we have encountered involves going off hawk-i coverage. Our family is not eligible to renew hawk-i coverage & our 6 year old son had 3 health issues while on this program that caused him to be denied coverage under a new plan with Wellmark. Perhaps there is away to make the transition from the hawk-i plan to a more traditional coverage less restrictive. When someone on an employer provided group plan changes to another similar group plan, pre-existing conditions are usually not an impediment to obtaining coverage. Anyone with that kind of plan would not likely ever be eligible for hawk-i. It would make sense than that there would be a need for a transitional coverage for those of us that must get and pay for our own health insurance following coverage under hawk-i. Thank you!

Unspecified Health Plan
I think you have a wonderful program. The only thing I don't like is your waiting period prior to enrolling a child. My sister and her husband are struggling financially and have insurance on their children through their work, however its not great coverage. They fall in the income brackets to qualify for hawk-i but you won't cover their children because they already have coverage. You told them to drop their children’s health coverage and re-apply. They don't want to drop coverage for fear something will happen and they will have huge medical bills. They have two children and are expecting their third Jan 31st, 2003. They are honest good people trying to make it honestly and their children aren't getting the best medical help they deserve due to your 6 month waiting rule. Maybe you make exceptions, but I thought this needed to be discussed. Otherwise you have a great program and I don't know what I would do without it. Thanks!

We no longer qualify for hawk-i (as of 1-31-03) due to lack of income, thus mandating us to Medicaid. As an Iowan, I'd much rather be in the hawk-i program instead of this vast federal program with its unlimited paperwork. Plus, when you no longer qualify for Medicaid, due to an increase in income, they just drop you and you're out of any insurance for the children until a replacement is found. At least hawk-i cover our children until Medicaid begins.
The only complaint we had was we had to change our family physician, who by the way took *hawk-i* patients, but because of our address, we were forced to change even though this doctor was 10 minutes away and the new one was 30 minute away.

I not too happy about the physician my children have. They have never met this person and your made up your mind and said my children had to have this doctor because its better for them. ’My children already have a Primary care physician and he has been their doctor for 15 year. When I call to talk to someone they said you have to change. I don't feel it 's right. I mad about it because I can't take my children to their doctor. He not on your list. I tried once for 2 days, to call and talk to someone because their doctor went to a lot of trouble to become their primary care physician on Title 19. Then I got a letter the next month that said some guy I've never heard on from *hawk-i* said my children had a new doctor. This doctor doesn't know one thing about my children. If the doctor has never heard of my children how can it be best He had no knowledge of their medical condition to treat them. Then only thing I happy about is they pay for my children's medications.

We have had only 2 problems with the *hawk-i* program. 1st when we first signed up no one told us we have to pay a month in advance so the cancelled my child's coverage, but your people explained it all and reinstated my child's healthcare with no break in coverage. 2nd some of the bills didn't get paid and the doctor's office was going to send the bill to collections. Thru a few phone calls we got it all figured out. We are happy with the program. If our child has to go to the doctor I can take him and not worry about how we are going to pay for it.

*hawk-i* helped us tremendously when my husband was laid off from his job. I thank you so much for your work in offering this program to Iowa children. One suggestion - change the income scales to reflect the following thoughts. We paid 10/month for our child's enrollment when we could have paid 75/month. Could you help more people if you charge folks like us more? I mean, the lowest insurance we could find for CHILD was $220/month. How do you help people who don't qualify for *hawk-i* but can't pay for $200/month? Just a thought. I think the coverage is outstanding - you are absolutely helping low-income parents & caregivers provide health care for their children. (I'm thinking of the fact that the premiums are so small and the fact that there is no co-pay.

Thank you so much for helping us in our time of need.
Iowa Health Solutions

You have a great health plan. But I wish I could get my little girl teeth fixed. Thank You.

I appreciate the hawk-i program very much. It helps me to sleep at night knowing that if something were to happen to CHILD that she is covered. Thanks to hawk-i she is currently healthy and with continued hawk-i coverage she will remain healthy.

I am excited about having the opportunity to let you know what a wonderful organization you are. I work as office manager for a mental health clinic and my primary function is to deal with the various insurance companies. So many insurance companies; unfortunately, are very difficult to deal with. They are impatient, inconsistent, slow, impersonal and sometimes just plain rude. Every contact I’ve had with yours has been a positive experience. Your people are clear, helpful, courteous and kind. This is very rare these days. I have always joked that a person could hire a half-time personal secretary just to deal with their insurance issues. This is not the case with your. It is very simple and straight forward, it should be the model for which all insurance companies are based. (I now have our child psychologist at the clinic I work at as a provider with you) My other son suffered a deep laceration in the forehead during basketball practice. The wound was so deep you could see the skull. On the way to the emergency room, my 13 year old looked up at me (knowing we don't have a lot of money) and said can we afford to go to the emergency room? What a thing to have to worry about at a time like that! It was so wonderful to be able to look down at him and truthfully say it’s ok son, we’re taken care of. You could see him visibly relax and the worry dissipated I cant thank you enough!

My son was on hawk-i insurance for a while but now he is off. Thank you.

I wish the best insurance for my children. And hawk-i health plan is very good. I feel so good and happy if my children are on hawk-i health plan. Thank You And I have question if you can answer why did you send letter only for my daughter, what about my son? Please send me answer about my question..

I want to thank the state of Iowa for having this program. Without it my son and I would not have insurance due to cost. Thank You!

Thank you for offering insurance to the low-income families of Iowa. We couldn't give our son all of the preventative/well child checkups without you!

The hawk-i program is a godsend! As a divorced mom of two growing boys, I know first hand of the major stress and worries of raising them on my own. Health care is a BIG concern for me. My employer offers NO health coverage plan for me or my children. On a very limited income, it is next to impossible to pay for health insurance through any outside source. I can sleep a little better at night knowing my children are covered by a health care plan. Our children ARE our future! Thanks hawk-i!

It has been such a comfort to have health coverage for our children. When my husband lost his job last year we lost health insurance, and I was not able to obtain any for he and I until Jan 2003. We have had to make decisions between health care, medicines and paying bills (i.e. taking needed medicines every other day to stretch them) However with hawk-i we have been able to take care of our children’s health. May had much needed tubes in her ears (and restored some lost hearing) and my 2 sons have had needed asthma medicines. Now that my husband is
self employed, our income really fluctuates. It's helpful to know our children’s health doesn't have to suffer because of ups and downs of the economy. Thank you!

I currently have 3 children in your program. We have not had any problems with our regular doctors. We had problems w/ the eye care place we went to. American Eye care in Keokuk, Iowa. There were rude and the slowest eye care I’ve ever been to. I believe this was because of the way they perceive hawk-i, as welfare & who cared? They also didn't check on what benefits were available and gave us no warranty on the glasses. Even Wal-mart & Shop. co & International Eye care give warranties. I was very disappointed then & will never go back. Do you have any suggestions? I am also finding it hard to find a dentist around Van Buren Co. who accepts hawk-i. My children need a check-up. Otherwise this ins. has been very easy & acceptable. Thanks.

I can’t imagine where my family would be without hawk-i insurance. It is an absolute blessing. My husband and I never dreamed we would be in this position, working without health benefits! We have never been without to make a long story short, after Sept 11th, my husband had to take a position that after 2 weeks of employment, eliminated all health benefits. We bought insurance to cover ourselves which is a hardship but to qualify for hawk-i with 3 kids & only pay 20.00 a month is an unbelievable help to us. Thanks to the State of Iowa for getting us through this time. I am sure at some point we will have health benefits again but this program has been a godsend.

Thanks. Its a great program!

The hawk-i program has been wonderful because without it I could not afford health insurance for my children. Thank you!

I really appreciate hawk-i health plan and was truly grateful for it CHILD is 19 now and is not eligible for the plan but, my other three children are on this plan. It has removed a lot of financial stress from our family Thank you! Thank you! My only frustration with the plan was chiropractic care it was very difficult to find.

I feel that the hawk-i plan has helped my family tremendously! If it was not available my children would not have insurance. The plan has helped me to care for my children’s’ medical needs in every way. Thank you!

Thank you so much for helping us after transitioning into new jobs. By next year our income will likely exceed hawk-i limits and we will be able to afford other insurance. My children were on hawk-i about 1 yr ago after we relocated to Iowa. I think it is a great program. I was able to have good healthcare when I wasn’t able to pay for it. Thank you!!

We signed up for this program last year (02). My husband's employer closed abruptly. My husband got a new job 3 weeks later so we all went on that insurance. We have never used the hawk-i plan. I think this is a good plan to offer and suggest to many people I meet the circumstances in my own profession. The only negative I have is I was told to check if our current pediatrician was a provider & accepted hawk-i. I did; called back and told hawk-i rep. and we ended up with cards with the name of some provider I've never heard of. When I was told our current Dr. would be ok to see. It didn't matter in the end, as we had insurance through my husbands employer so I never called to correct that. Anyways, we can be taken OFF mailing lists as we have health insurance & have never used this plan. Thank you.

At the time we enrolled in this health care plan we were financially unable to afford any other health insurance and so we were completely without insurance for our children, which is very
stressful. Thanks to your help we were able to get counseling for out other son and he really needed it. We could not possibly have afforded it at the time. I hope our state legislators and budget watchers are aware of the great importance a program such as this one this is for so many families like ours who cannot afford regular health insurance. Thank you so very much.

I really was stressed out after we lost health ins due to husbands layoff. He became self employed & it cost me 400.00 month just for health ins. on me so I was very happy to get my 2 kids on this program is always available for kids in Iowa. I think it is super great to know Iowa cares about its kids. Thanks so much for giving our family a peace of mind knowing our kids were covered for health.

I think the program is great!!!

I appreciate the coverage provided to my daughter, and the cost because I am a single parent with a single income. With the cost of my insurance through my employer and the monthly bills I have to take care of our household, there is no way I would be able to afford the family health plan through my employer.

Thanks for all the help & support to provide my son with health care.

Having **hawk-i** coverage has made it possible for my children to have all the medical care I’ve always wanted for them. It’s been a big weight lifted from my shoulders. Not worrying about how I’ll pay the bills if the children are sick is wonderful!! Thank you for everything.

**hawk-i** is a great health plan. It has been a great help. I am grateful that plans and services like these are available. Thanks!

**hawk-i** health plan is a very very good plan to have cuz at the time when my girls didn't have insurance. I didn't know what to do until I got the **hawk-i** health plan and I’m not currently on it now. but I very much appreciated it when I did have it for my children. Thanks again.

It's so nice to know I don't have to worry about Child’s health care. Thank You! I think this is a great plan. Thanks.

Thank you—without **hawk-i** I could not afford to have health care coverage on CHILD. I don't feel scared or worry as much about taking my children to the doctor when necessary because there is no out-of-pocket expense for me. I pay the $20 monthly charge, which is excellent considering the wonderful coverage. I could never find a plan this great, even through my employer, for such a great price. Thank you for having this coverage available to the children. To bad it couldn't be available to adults, I’d take it over my employers policy any time. Thanks again.

Thank you, it's great that there are programs out there for people like us. It's a great comfort to know that my children can seek medical attention when needed on preventive care.

My husband and I love the fact that **hawk-i** is available. He works for a company where he can get health insurance on himself for a low enough rate that we can afford. I work part time and cannot afford the very limited health care plan that they offer. For either health plan would cause us to limit other necessities in our life. That does not even include the dental coverage that we receive now which is spectacular. Thank you **hawk-i**.

I am very thankful for this insurance for my son. He has had emotional problems this insurance has allowed us to get help. It is getting better thank you.
I think **hawk-i** is a great health plan and I'm glad we have been able to be a part of it.

Thank you for everything.

I really appreciate **hawk-i** there is no way I could afford insurance/health care for my daughter if **hawk-i** was not available. My ex husband is supposed to pay, but isn't. I'm going back to school to hopefully get another degree to get a better job so I can afford health care for her. Thank you

**hawk-i** is a wonderful program. Thank you!

I could not afford to take my daughter to the doctor—if it wasn't for Iowa **hawk-i** she would not have the doctor or dental care that she needs. Thank you. I wish there was a program for adults as well. The cost of prescriptions & dr. visits are not affordable to a lot of people—so you go without!

Your Program has helped my tremendously. I am divorced and my cobra coverage has expired. I have diabetes and am having trouble finding insurance for myself. Probably couldn't afford insurance for my kids without you program. Your program enables my kids to compete in sports and lets me get medicine when they are in. Helps with contacts for my son. Thanks.

The **hawk-i** program has made my life more comfortable. Knowing I can get care for my children if needed is a huge relive. I support 4 people on a cna wage I have been there for 15 yrs so my wage is not bad. I jus cannot pay for health insurance and met the bills. I have never got any government help in my life except for **hawk-i** insurance that past 1 yr. I became very ill Aug 8th and I with no insurance have no regular doc. You are turned away if you have no insurance. After 3 trips to the E/R. I demanded blood test. I was diagnosed with Lyme Disease I don’t feel it is E/R doctors fault it wasn’t caught sooner they don’t know me. 3 wks later I was still very ill had to go to Iowa city with there help and good doctor from my home town agreed to take my case I am know on IV antibiotics and can finally hold my head up and be a mother again. I would have insurance it would not of went on so long. I felt I had to beg for help for my health. Thank you for taking care of my children they are very good wonderful kids who are my life.

Thank you all very much for having my children in the program. I am divorced and going to school to become a nurse since I do not have an income the **hawk-i** program really takes a lot of stress off me and I know my children are being taken care of. If everything goes as planned I should be out of school at the end of 2005. I am looking forward to taking care of things on my own. Thank you again for all your help.

Thank you for this plan. It is a great blessing to me and my family as we could not otherwise afford health care coverage for my daughter. I am grateful.

I no longer carry **hawk-i** for my child. Thank you for the help when my family needed it. Its great! There when we need it. Even at $10 per child per month it is well worth it!

Thank you very much.

It is great insurance. Very happy with it.
I really enjoyed hawk-i insurance it was wonderful when I needed to go to the doctor, hospital, etc. It was also affordable and I just thought the services were great. Also your 1-800 line was nice and very nice when you needed something. Your company is really on top of things and I think that makes a customer and a consumer happy all the time. I just wish I didn't have to leave the insurance but we moved to AZ so we had too. But I will let my friends know of this great insurance. I really don't think there wasn't anything I didn't like about the insurance. Except that it took so long to get on the plan and to get back to the person. But overall I thought it was great insurance and I never had to worry about the bills and the medicine that was the best part. Thanks again for all your help and keep up the wonderful job I will miss you all and your wonderful staff that made my life so simple when I lived in Iowa. And Thanks again for the number for the new insurance in Arizona that helped me out tons. Thanks again.

Even though we weren't able to afford insurance for my husband & I it's been a huge relief to know our son can get to the doctor or ER if he needed to, without having to worry first if we could afford it. Thank you so much. As it turns out our income now exceeds your income limit. (we just got the refusal letter for our son's second year of coverage.) We wish though that we could keep this coverage for son even if we had to pay 5 times as much a month. We have been looking around at health insurance incase we were hawk-i but it is very difficult to find any coverage as complete as health as yours. i worry that if you son needs more than dr care like eye exams or dental care in the future we may have to wait until we can afford it. Have you thought about allowing children to continue the coverage even if the exceed income guidelines by paying more. Somewhat like income guidelines by paying more. Somewhat like cobra? We'd be willing pay the extra. Thanks so much for your program it was wonderful to have it when we needed it most.

Thank you for this program! It is so helpful to us right now. I have never had any problems with your program, and have only experienced good things. I am very impressed. Thanks again!

It's a relief to know that if they (the children) are sick or injured we can afford to take care of them. The kids haven't had to give up sports or extra curricular activities for fear of injury! Do you have plans or programs for adults? My husband, who is unemployed, has had no health insurance for 1 year. Thanks for your help and your program! Wonderful program! I no longer hesitate to take my girls to the doctor when they're not feeling well. I'm so glad I have this coverage for my kids. I tell everyone who is struggling like we are about your program! Thanks.

I really like the hawk-i program. It makes our insurance costs more affordable. We currently pay all of our own health insurance. Our employers don't carry insurance benefits. I also like that the insurance cards look like any other insurance card; rather then one that sticks out to everyone. This is a great program and one that helps even middle class citizens pay for the expenses that come with the most important people in our lives-- our children. There are not many programs offered to middle class families. This insurance coverage was a great help, financially and emotionally. The program is terrific. Keep up the great job!

I am very grateful to have had the hawk-i health plan for my son. I have only used it once, but the peace of mind I have had knowing he is covered has been wonderful this past year. My husband lost his job and we had enough to worry about so we really appreciate this plan. Thank you.

It has helped our family out so much it is hard to put into words. To not have to worry if the kids need medical attention knowing that we cannot afford it has been a blessing to this family...I
think this is a wonderful plan. & would wish to personally thank- the **hawk-i** plan staff for giving my children an healthy life. Thank you.

It was a good program and I appreciated it. It did help us.

**hawk-i** is great!

This is great since I cannot afford to insure them (my 2 daughters) under my husband's health coverage—it is very expensive & the coverage is not nearly as comprehensive. I have spoken with a number of families less fortunate than we are & they were pleased to hear of **hawk-i** for their children. Thanks.

I just wish I had know about your program before CHILD took a fall in Ogden & had to have knee surgery & had a broken leg. I found out about this afterwards, so I signed up for it for her, but was informed you couldn't help me with any of the costs incurred from her little accident. The Dept. Human Services wouldn't help me either, & her father who is supposed to pay 1/2 medical, won't pay a dime. I had to borrow 1400 from a relative before they'd even do her surgery & set up a payment plan with them. It will take me 12yrs to get McFarland paid off. I'm not sure how long it will take for Mary Greeley. I did get the relative paid back. He had given me his farming money, knew he needed it back before the next season. Now I work 2 jobs. Thanks to the **hawk-i** I won't have to worry about anymore unexpected medical bills again, though!

**hawk-i** has been a god-send! My husband & I don’t have insurance on ourselves (which scares me to death) the insurance has company offers is too expensive for us to have, knowing our children have insurance is a big stress relief. Our daughter is able to get her vaccination shots and care and our son care when or if he were to get ill or hurt. As long as they are covered it makes it all better. I wish there was something like **hawk-i** for the parents of these children who cannot afford health insurance but make too much for state help. Also knowing they have dental and vision is great too. My son will be needing the dental so he can have routine visits to keep his beautiful smile and teeth. Its very hard to find a dentist who will see you without insurance. Thank you so very much for **hawk-i** program!!

**hawk-i** program is wonderful it has relieved a large amount of stress off me worrying about health care for my children. I wish they had as good a program for single parents as well I pay out so much each month out of my payroll and still know each time I go to the doctor and prescriptions are so extremely high. I'm just so very thankful for the coverage for my children. Thank you **hawk-i**.

I would just like to thank you for providing low cost health insurance to lower income families- The providers are great and the help I've received through the **hawk-i** program has been excellent- Thank you very much!

Since being on the **hawk-i** program that has eliminated so much stress on my house hold. With being a single mother w/no financial help from my ex-spouse, to have full family cover is very expensive. The staff @ DOCTOR have been wonderful too.

This insurance coverage was a great help, financially and emotionally. The program is terrific. Keep up the great job!

I only received coverage on hawk-i for one month before my child was cancelled. Otherwise the coverage was very good. Never had any problems get medical attention for her.
The only thing I dislike is the dental provider in Chariton. I feel and my child feels he is rude & aggressive in his handling of children He and his staff are not in the least polite or careful in the physical force they use. I also believe they do fillings & treatments that are not necessary. We went to a dentist in Missouri my kids had no cavities. Came to your dentist Dr he diagnosed 3-5 in each child. We then went to Dr. because title 19 allowed us to see him. He said the children didn't have any cavities. This doesn't make sense except for the fact that he wants more money and can get it doing unnecessary work. We really wish hawk-i insurance would allow us a choice in dentists as I do not like or trust Dr.

Wonderful program! I no longer hesitate to take my girls to the doctor when they're not feeling well. I'm so glad I have this coverage for my kids. I tell everyone who is struggling like we are about your program! Thanks.

I appreciate the coverage provided to my daughter, and the cost because I am a single parent with a single income. With the cost of my insurance through my employer and the monthly bills I have to take care of our household, there is no way I would be able to afford the family health plan through my employer.

Thank you-without hawk-i I could not afford to have health care coverage on CHILD.

I appreciate the hawk-i program very much. It helps me to sleep at night knowing that if something were to happen to CHILD that she is covered. Thanks to hawk-i she is currently healthy and with continued hawk-i coverage she will remain healthy.

This has been a great program for us. We have only had it for one year but has helped out a lot not worrying about CHILD getting sick and having to work that into a very budgeted income. I really like the fact that you only have to apply yearly to qualify unlike some other programs where they want to know everything monthly, which for busy families its not always easy keeping up with programs like that. Again thanks and the program is great for single moms that just cant afford regular family medical, dental & vision insurance.

Having hawk-i coverage has made it possible for my children to have all the medical care I’ve always wanted for them. It’s been a big weight lifted from my shoulders. Not worrying about how I’ll pay the bills if the children are sick is wonderful!! Thank you for everything.

It has been such a comfort to have health coverage for our children. When my husband lost his job last year we lost health insurance, and I was not able to obtain any for he and I until Jan 2003. We have had to make decisions between health care, medicines and paying bills (i.e. taking needed medicines every other day to stretch them). However with hawk-i we have been able to take care of our children’s health. May had much needed tubes in her ears (and restored some lost hearing) and my 2 sons have had needed asthma medicines. Now that my husband is self employed, our income really fluctuates. It's helpful to know our children’s health doesn't have to suffer because of ups and downs of the economy. Thank you!

**John Deere**

The plan itself—fine (medical interaction/drs) the administration—not that great 1. Paperwork difficult to understand (& I'm a college grad) 2. John Deere policy Manual not clear for certain coverages (must read policy itself) 3.Dealing w/hawk-i disappointing...too much paperwork to make a simple change _ John Deere not in sync w/H-i & no one seems to care (jd said we were terminated & has paid no claims since Jan 31,2003 H-i says we were current but hasn't informed jd of that, so unpaid claims still- dental) __ ridiculous amt. of paperwork when making 1 tiny change(notification of new child on t-19) __ told we were covered as of April 2003 thru 2004,
but then rec'd letter saying we were cancelled __ 2nd phone call in 3 wks to rectify...someone would pull the file to see what the status was/is, meanwhile no coverage since 4-1-03, today's date 4-24-03.

We are very appreciative for this plan for our child although we would like to see coverage for orthodontics and prescriptions. With our child covered under the hawk-i program and my husband covered under Medicare and Senior Blue, we are wondering if they is reasonable coverage and cost for me, the female parent. Can you provide me information on health care coverage for low-income families for the homemaker. Any information would be appreciated. Thank you.

You guys are great!! Thank you so much for giving us affordable, no-worry health coverage for our children!! You have been a life-saver!

Having the hawk-i insurance for my children was great. We are going to miss having it when my husband gets insurance through his work in a few months. I just wish that every child in Iowa had this insurance-it is especially calming to me to know that my children are getting the best possible health care for a low cost to us. Thanks for having this program when we needed it the most. I don't know what we would have done the kids would have had health coverage.

I am a single parent and I am suppose to receive child support, but my ex husband does not pay it. I have insurance coverage for myself at work. My ex-husband is suppose to hold health insurance for the kids, but he also does not do this. For me to hold insurance for all of use would be $100 every 2 weeks. That is a huge chunk out of my paycheck. The hawk-i program has been a great help to our family. I do not receive any assistance of any kind. So yes the program has relieved a lot of stress. I otherwise would have. I truly appreciate every aspect of the program and the fact that my children are able to be enrolled in it.

Having insurance coverage for my children is one of the best thing we have right now. It gave me peace of mind.

I was very happy and relieved to have hawk-i care for my children. My husband was unexpectedly laid off a long term job and health care was terminated immediately. It was very stressful and being able to have coverage for the kids was important but it was also not feasible to pay COBRA for us. hawk-i helped us to get through the year and back on our feet. Thank you!

I originally signed up for hawk-i hoping it would cover my daughters 1st scoliosis screening. But the paperwork took to long. So I paid the bill with part of her fathers tax return 8 months later. Then she had to have a preferred provider so I made an appointment for a physical bye her new doctor to make sure she would be able to see her specialist when the time come. I missed paying a payment I was canceled. I've always had a capability to pay her bill, I am just bad a keeping good records and I forgot. My daughter is currently not covered but will start coverage in August through her fathers new job. I've used free clinics out of pocket since her coverage was canceled.

The hawk-i program is a blessing! I quit my job to stay home with our kids and our largest expense after our mortgage was healthcare insurance! A friend told us about hawk-i and it is a lifesaver! Thank goodness we haven't really had to use it much, other than routing well-child exams. We qualified for another 12 months of coverage, but when I asked what would happen if you didn't (could we pay for an additional month or two until we could get other coverage?) I was told no. That scares me. If and when the time comes that we no longer qualify, it would be nice to have some options to buy some time-like COBRA or something like that. Thank you for an excellent program! P.S. If you look at the front of this survey it says to complete it according
to whom it was addressed. Well it was addressed to my husband, not one of my kids. I answered based on my son.

I really like the *hawk-i* insurance plan and am glad my children are on it because it really does take a lot of stress away from us, as medical bills and so forth are way too expensive to afford otherwise. However, there have been times of improvement as well that I also get confused as far as income is concerned. Where within the past few years with me and my husband our income has changed and it went back and forth between *hawk-i* and Medias and with no notification and then at the doctors office they ask you when the one coverage has stopped and when the other began and if it were more explicit on notices or paperwork I could give them that information. One time because of this change last year my son could not be seen by a specialist because my paperwork had not come in yet and it had just changed over and I (we) had already been waiting over a year for surgery and then I had to cancel and reschedule due to no proof. Anyway-- all was resolved and I like and an all for the *hawk-i* program! Its great !!!

Why are there a couple of groups of *hawk-i*. We did not like that we had change from our family doctor who knew our children’s problems. They were under another *hawk-i* group!!!!

I loved the plan. It took a tremendous amount of pressure off the family. The program is extremely easy to use and many options available. (such as doctor choice). I was introduced to the program by our doctor and feel that it changed our life. Thank you!!
The only thing I didn't like was I had to switch my kids doctor. They had gone to the same doctor since he was born.

I like this plan very much! Iowa should take great pride in providing this plan for low income families!

*hawk-i* insurance plan has been extremely helpful for my son and myself since I'm a single mother. Thank you so much! I've never had any problems getting proper medical attention for my son and I greatly appreciate it.

*hawk-i* is a wonderful program that has been a great help to our family. Unfortunately, my new job will put us beyond the amount allowed for *hawk-i* we will miss it. Thank you.

Thank you it really helped having my kids on this. Now I make too much money to qualify however, I appreciated it when I had it.

I like the *hawk-i* health plan very much since I am not working and going to college now. But I would like to know if the *hawk-i* plan had any kind of ins. for someone like me, I am 39 yrs and haven't had ins. since my last job at squgie-D and then i had John Deere Health Ins. Thanks.

This is a great plan that has not only provided my son with the care he needs, but also reduces stress in our family. Thank you!

I am grateful for the help of having the *hawk-i* health plan as long as I did. Thank you.

I loved the *hawk-i* program. We are going on Medicaid now and I hope the benefits are similar and the people as helpful. As a insurance agent myself I believe this is a great program for anyone who qualifies.

This is excellent coverage! I share this info with people whom I think can benefit from it as well. Thanks for everything!
It's a wonderful program to help families get back on their feet when things become difficult. It takes a lot of the stress off knowing they have the proper care. Thank-you!
You have provided us with peace of mind— I really wish that I would have known about this years ago. Thanks!!!

I love this program and I’m very grateful that my children have this. Thank you!

hawk-i is wonderful. I don’t know what I would do without it. Times are hard right now, the kids dad just left us (walked out) and having hawk-i program relieves me knowing I have insurance on my kids. I have 2 boys and they play hard, if I had to pay for insurance they wouldn't have any. I appreciate this program very much. Thank you.

hawk-i insurance is a wonderful plan. We love it. My husband is self employed and we just cannot afford health insurance for our family of four. At least with hawk-i I feel like my kids are in good hands-(insurance) My husband and I still don’t have any health insurance, but our kids do and that’s what counts. Thanks for coming up with this plan. It’s perfect for people like us. Thank you so much!

I think this is a great health plan. The best we’ve had. My income was too high for the year (by $140.00) and boys were turned down when I renewed. I have reapplied, my income varies as I do homecare and hours are different, this has been a very stressful couple weeks trying to figure out how I could pay for insurance and if anyone would take CHILD with his asthma. I hope we qualify this time. I’ve been very happy with this program for the boys. CHILD is 16 & CHILD 14. My girls are 25 & 29. We had no insurance for 6 years when they were little. It was awful. This program is definitely one of the best things the state of Iowa has done. Thank you.

I just wish there was Health insurance for adults that was affordable. I am a C.N.A. at the Cedar Falls Lutheran Home. I had to drop the medical insurance because it went out of business (the insurance they were with) the new one they have now is too expensive. Thank you for reading.

hawk-i has been a huge help to our family budget. All three of our boys (ages 6,11,13) are on hawk-i. My oldest son had cancer 3 years ago and we are just now finishing up paying the bills—they weren’t on hawk-i at that time. But when our insurance rates went up we couldn’t switch health plans because of CHILD’s cancer. We were going to be locked into very high premiums that we couldn’t afford. Then I found hawk-i last year. It was great! We were able to put our children on hawk-i an then switch ourselves to a cheaper insurance plan. Our son still has cancer rechecks every six months that cost about $1,000 each time. hawk-i pays them! Our old insurance had a deductible of $1,200-so we had to pay that every year. I'm a student at the UI so I'm not making money right now. My husband farms and makes a modest income. Thanks to hawk-i we were able to keep the kids insured until I finish school and hopefully get a job that offers family health care as a benefit. I sincerely wish our country would adopt universal health care for all. But until then-hawk-i is a big step in the right direction thanks!!

I am really thankful for your program. I recently became a widow so our household went from two full time incomes to one. At the same time the family health insurance at my job went up substantially. I wasn't sure I would be able to keep our health coverage. I saw one of your brochures while I was sitting in my lawyers office finishing all the legal stuff pertaining to my husbands death. I was so glad that we qualified for the program even though we do pay the $20.00 per month. The health insurance at work would cost me about $600.00 per month which I couldn’t afford. Thank you Thank you Thank you. We are trying very hard not to misuse the program so it can continue to be available.
Since being on the hawk-i program that has eliminated so much stress on my house hold. With being a single mother w/no financial help from my ex-spouse, to have full family cover is very expensive. The staff @ DOCTOR have been wonderful to the twins-I wouldn't change anything! I thank you so much!

Thank you.

I think that the hawk-i program is a wonder, to the people that has insurance but they still need more help in different areas with their insurance programs. Such or some insurances don't coverage like eye or dental and this program helps people to give their child-or children the care they need. I would like to say thank you very much for helping us with all the benefits you gave to my child. Keep up the wonderful work.

I can't express enough to you the difference the hawk-i plan has made in our lives. As a parent medical care for my children has been one of my biggest worries. Since my children have been in the program and so well helped I can't believe the difference in the stress of all of our lives. I can't thank you enough for this gift. I wish they could include parent on the plan. My only fear is that if my income goes up a small amount I may loose this care and not have enough money to get them other insurance. Again thank you. Thank you. Thank you!

I am very thankful that such a plan exists. I'm a single mother & do not receive and help from my son's father. This program has helped me a lot. Thank you.

You guys are great, but we don't have your insurance anymore.

I would like to thank hawk-i, for their wonderful health insurance. I don't feel ashamed at all. I am employed & have a great job. However, they only offer me a single health policy for myself. This is why I decided to apply for hawk-i. Thank you.

I am very thankful for this program. As the widowed mother of 3 children, this program has helped reduce some of the stress of raising 3 kids alone. Thank you.

I would like to thank you so much! My kids dad finally got a job and should be getting insurance for the kids in sept-oct. My son is adhd and the medicine is more than I can afford. Knowing I could get it and not have to worry if I had the money for it or what bill we would have to let go or sometime groceries we would go without was a great relief. My daughter got to play sports this year. She is a klutz and we all know it. Without insurance she wouldn't been able to play and yes she did sprain her ankle during the season. She also needed a false tooth. She was able to get that with hawk-i. she's had a big gap in front where that tooth never grew forever, Her being 14 made that gap be a big self esteem issue. Both my kids benefited greatly with this program. Thank God you were there for them! Being a single parent is so hard for kids. My income is not great and it is bad enough my kids can't go do much with their friends, but the hawk-i program helped them be closer to normal with their peers. That is so important to kids Again thank you!

It is great for the kids but I wish I could get it for myself. Thank you.
I like everything about hawk-i. Thank you.
The hawk-i program has helped us a great deal w/ medical coverage. We appreciate it very much. Thank you.

I want to thank you for coverage on my child and I wanted to tell you that I going to have next year another baby, and am going to be needing coverage for that child too. Thank you so much.
I loved the plan. It took a tremendous amount of pressure off the family. The program is extremely easy to use and many options available. (such as doctor choice). I was introduced to the program by our doctor and feel that it changed our life. Thank you!! Great deal for my children thank you.

Great program. I'm very happy and feel blessed to have this program.
Sir/Madam, I thank you so much for hawk-i your insurance really help a lot for my children, My children mean a lot to me & my husband, the best things happened to us, and hawk-i help a lot of children in this country. I cannot say more but god bless you America! Sincerely Yours,

My son ended up in the hospital after passing out at school from an undiagnosed illness. I was very concerned about the financial strains this would put on my already tight purse strings. There is also a stigma attached to being on a government funded program. I was concerned about my son receiving less than adequate care because of this stigma. It all turned out to the best health care with the finest professionals I have ever come in contact with! A previously undiagnosed conditions was named. We were then put into counseling sessions with an asthma counselor. I have learned more the last 6 months about my son's health than 6 years prior, and all this with no out of pocket expense. My son in on multiple medications I would not otherwise be able to afford. This program has been a god send! Thank you so much for peace of mind, hawk-i!!

I am very appreciative and grateful for the hawk-i plan for my children. It has been hard as a single parent to afford the rising costs of medical care. This year was extremely important for my daughter since her injury required specialists and surgery. Even though I had some difficulty with my insurance provider at times—the hawk-i program really helped us this year!!! I will always be grateful—because the hawk-i plan helped us some difficult times. Thank you!!

Having hawk-i at such a low affordable cost has relieved a lot of stress about my daughter getting the proper health care. She was able to stay with her doctor she has seen since birth. Thank you.

Even though I was a college graduate and professional worker, I still could not afford to place my child on my insurance plan through the University. The Family plan requires an additional 160-200 monthly family with up to three dependents. It was a great way to help larger families afford health care, but there was no prorated fee for smaller families. Although, I am confident that I am skilled and educated enough to grow beyond the need for hawk-i assistance, I know that there are many other families who will need the assistance of such programs In order to keep their families health whiles they attempt to grow beyond their circumstances. I will at anytime stand in support of this program long after I am out of the program. I will caution you to make certain that your criteria for enrollment does not rely solely on the parent income. Although I received social service assistance during grad school and as I transitioned back into my professional career, I still needed the health care assistance. St thanks for being there for me and my family.

I just wanted to say thank you for your program. It helps us out a lot. I wish that had a program these easy for adults.

Just like to say that hawk-i is great. I have not had any difficulties with doctors, hospitals, prescriptions or specialized services, such as his ear, nose, and throat specialist. The ENT was well-known & highly recommended by others. hawk-i has been a blessing for my child's healthcare & a financial relief. Honestly, the coverage is better than my HMO! I get through my employer! With mine-everything seems to becomes a battle over what should be covered. With
hawk-i, I feel like whatever my child's needs are, I know that the one thing I never have to worry about is if it will be covered. It helps me to feel secure in that and to better tend to my son. I feel disappointed with the thought that there will be the day when I may not qualify anymore, as the coverage is so great! I also want to thank you for the program and helping lower income children have the opportunity to receive top health care and for giving us parents that work hard a break!

hawk-i has been a lifesaver since my husband’s layoff. We went w/o insurance for the kids for over a year before we got hawk-i. It has been a tremendous relief knowing that I don't have to worry about their coverage anymore. I look forward to my husband graduating from college & obtaining a job so that we may again have our entire family covered by health insurance. My husband & I have been w/o insurance for almost 3 years. I’m ashamed to say we haven't been to the dentist or had any preventative care physicals since we lost benefits in 2000. Because of hawk-i I’m grateful that my children have not been without these cares.

I think it's great you guys help me out a lot. My son wouldn’t have health insurance if it wasn’t for hawk-i. Thank you very much.

I like hawk-i very much. It helps me a great deal with my insurance and I get treated very well. Thank you.

This program is wonderful. Health insurance is to expensive and not being able to afford it—it’s a relief to know our kids are taken care of. Thanks!

THANKS!

hawk-i has been such a blessing & relief for our family - insurance costs were so expensive & prohibitive and having excellent coverage for our son has been wonderful. Thank you!

I think it is a great program for single, low income families. I do not receive any child support & this has been a big help to me. Thank You!

I would like to say thank you because without this insurance coverage, my daughter would be without insurance. So Thank you very much.

The hawk-i program has been great for us. I am physically disabled and receive Medicare for insurance. But I do not qualify for state aid (Medicaid). hawk-i is a great program. Thank you.

The customer service people are very helpful & knowledgeable of hawk-i! If at any time they were not directly able to help answer questions they put me in contact someone who could. Thank you for hawk-i!!!

I appreciate greatly being able to take my children’s medical needs. Even when I was working it greatly reduced my stress. Now that I’m unemployed your program was helpful in referring us to Medicaid. Thank you.

The program provided through hawk-i is awesome. It is really great to know and have something for families and their children. It really does help take the stress off a person. The coverage provided is great! I have nothing but positive reply towards to program. Thanks for Everything!

I am just so happy to be able to take my children to the dr. without worrying where the moneys going to come from. Our family thanks you for your help!!
I really like the Ins. but I couldn't go to our family dr. we had been going to for 17 yrs. And it is the same miles as to go to him and the pregnancy and birth of our children. It really upset me that we couldn't go to him. We are still seeing our same eye dr. & dentist that we have had for a long time to. Their business are in the same town that our old dr. is in. I just wish we could still see our old dr. He knows what our family has been threw. I like having the dental & eye care, other wise we probably wouldn't be seeing either one of them. Thank you.

I feel very fortunate that my son is enrolled with hawk-i. The policy that I had him on at my place of employment was $292.76/ month for medical only. In looking at other health care, insurance companies do not want to cover any unusual health benefits (he is ADD) Prior to having hawk-i, I paid for his dental care(now he is covered!) Thank you so much!

Kids no longer in the program but it was great—thank you! I would only change one thing advertising? Found out about hawk-i from ins. salesman who knew that giving this info would cost him a sale but did it anyway! With the tons of junk mail I get every single day, how come I never heard of this program.

I just wish that I had of known about hawk-i a long time ago. I have 3 children, all are 19 or over, so no longer eligible. But there were a lot of times in the past that this program would have been great!

I feel this is a great plan. I was laid off from my job of 6 yrs and I carried the insurance for my family. I didn't know what I was going to do about health insurance since I couldn't afford cobra program. We had to rearrange our lives and my husband had to switch job so we could have insurance so things are better now but thanks for the help. Thanks again!

I would like to have it because the family coverage is very expensive for me at work. I could pay a little more than $10 a month if I need to. Place you contact me Thank you!

I liked your hawk-i plan but I wished you had something for the parent being layoff for two years & becoming a full time student if pretty rough. Just wanted to thank you for this program it's really help out big time. Many thanks.

hawk-i Thank you so much for this plan. It has helped my family so much. I don't think they would have had any health coverage for the last year if it wasn't for you. Thanks I don't know how I could make it, Financially if it weren't for the hawk-i plan. My family and I are very fortunate to have health care coverage through the hawk-i plan. The only negative thing that I have experienced is with a daily prescription. When written a script for Zyrtec for my son, a 90 day supply, I could only get 30-days at one time, and because of the dosage being slightly increased, The Zyrtec ran out 2 days early, causing him to be without his allergy meds for the 2 day period. Thank you for continuous health coverage on my children!

I only want to Thank You! Thanks for all your Good Work! I'm lucky also to have a Healthy child---------Thanks Again----------.*Keep up the GREAT work,
I would like a new application to apply again. My income has changed and would like to reapply due to these changes. Thank you.

My son went to stay @ his fathers for 6 mo. at that time they were disqualified for Medicare. I found out about hawk-i & used it for the one child at home. It was great. Since then my son has come back & they are now on Medicaid again. Thank you for all the help when I needed it.

The hawk-i program has really helped me to care for my son. I was divorced a little over a year ago and my husband took our son off of his insurance. This left the burden up to me to pay for. I do not make much of a salary, and the cost was out of site to put my son on to my insurance I received through my job. I heard of this program through co-workers and applied. I was relieved to find out that my son qualified. I worry now that my son is fast approaching the age of 18 and I won't have your help in getting him insured. Thank you for helping my son and I.

We really needed to have this health care because I can't afford to have any other stuff. I can't afford doctor bills thank you for letting us be on this.

We've never found a provider who did not accept hawk-i. Even the hospital and surgeon accepted it when our son had his tonsils out. Every provider we've spoken to has a very positive attitude about the program. It's very affordable and we sleep a little better knowing that if one of our kids needs health care, we can take them for the care they need, without wondering how we'll pay for it. Thank you.

I really appreciate the fact that you provide this type of insurance for those families who are low-income and can't get insurance through their job. Thank you!

If it was not for hawk-i health I don't know what I would do. Thanks a lot.

I just want to thank you for this program, without hawk-i I didn't know how my son would get medical dental help when needed. Although CHILD is healthy, there are those times when you need a doctor and he is an active child. You never know with boys and accidents. I myself can not afford insurance, I only work part time and when I had insurance through a independent company they would raise the premium and it paid for a very little so I had to cancel. Knowing CHILD is taken care of helps me a great deal. Doctor bills for me are enough of a strain. Thank you very much.

For dental I wish my children’s regular dentist accepted hawk-i. Her name is DOCTOR. Thanks for everything. Didn't see letter and didn't realize the survey was in reference to CHILD-if you send another survey I will have her complete it.

Having hawk-i has helped us greatly since my husband lost his job & became a full time student & I became the sole provider. If we didn't have this insurance I couldn't afford insurance through my employer for a family. Thank You so much.

hawk-i was there at a very needed time my daughter was raped & needed counseling & still does however I was just notified we were canceled for the upcoming year. I am sending a review letter & I hope you will reconsider. The program is great & I am one of your best spokes person.

hawk-i is a great program for my family. I am sincerely thankful!

It's a wonderful health plan for children. Also very affordable. Thanks so much what a life saver.
The *hawk-i* health program has been very helpful to me since my enrollment. Thank you very much for your help in providing my children with such good health insurance. Thank you

This is a terrific program. My son joined this program when he was 18 and since he is almost 19 he will soon be disqualified. He currently doesn't have access to any other insurance. I have 2 boys-they had insurance through title 19 Medicaid for approximately 3 years when they were toddlers. Since then they did not have any insurance and neither did my husband or I. About 7 years ago he worked for a company that offered medical insurance but we could not afford to get it-it was very expensive for a family. All through my kids lives growing up we worried about being able to get or afford health care. Many times we did not take the kids for medical care unless they were very, very sick. It's such a horrible feeling to know that they need medical or dental care & you can't provide if for them. I wish we would have had this all through their growing up! This plan is wonderful! It's also great that it has dental care. Does it have vision care also? I didn't know that. If I had, I would have taken my son for an eye exam. He will be 19 next week & no longer qualifies. Keep this program going. I'm sure it helps many people who would really have a problem affording medical care.

I just thank god that there is something for people like me to have insurance for my children. My husband I both work and can not afford an insurance plan so thank you (*hawk-i*) I am also a full time college student.

Excellent! please continue. Thank you.

I think its a great program for my kids since I am disabled with only 80% pay for my medical and being a single parent.

It is a great program. I am really Glad my child can be on it. Thanks a lot.

I think *hawk-i* is a great program it makes my life worry free to know I have health coverage for my children at an affordable price.

I am so happy someone told me about your program. My husband & I have experienced some financial hardships and are thrilled for what you have done for us. My daughter had her wisdom teeth extracted last year in may and your insurance paid for everything. She also had problems with a shoulder that required an MRI and physical therapy afterwards. Again we were not responsible for any of the charges. She is now a freshman in college and will soon be 19. I wish this insurance could be extended for college students. Our premiums are 340.00 per month and when we have to put her back on our policy, it will be hard to meet each month. Thank you.

When my children 1st got *hawk-i* insurance, I had to switch doctors, which was hard. Due to the new Dr. we chose my children are getting better care than I ever dreamed of my younger child has had problems with bowel movements also a lot of behavior problems. Thanks to the new doctor his bowel problem is being taken care of. Also the nurses at *hawk-i* helped so much in getting him counseling & tested 4 ADHD this is truly the best insurance my children have ever had. The only down fall is my sons medicine (miralax powder 527gm) still cost me 38.00 every 2-4 weeks & he must take it for at least 2 more months.

This plan has been fabulous! I am thankful for how affordable it is! I appreciate everything you do! Thank You!

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4th *hawk-i* Comments Report

University of Iowa Public Policy Center
Thank you for this health insurance program for my two children. My 13 yr old daughter, who is covered by hawk-i, became ill in October. Her intestine perforated, and she was in grave danger. Thanks to the health care made available through hawk-i she was provided with, and is provided with excellent care. Her disease is in complete remission, and she is able to be a healthy teen-age kid in Iowa. I am forever grateful that my daughter's life was saved. I like/love that I have healthy children because of this program, like that your application form is easy to complete. Like that all medical paperwork is handled for me. Like RX availability, Like choice of Doctors available. Like being able to be sure my children will not have to be without care they need. Like the friendly, helpful people staffing your phone line. Like postage-paid & self addressed envelopes. Like the peace of mind you have given me. I can not think of one thing I dislike about your plan.

Without the hawk-i plan my children wouldn't have received medical care needed. My daughter has asthma but may be able to try going off her medicine in April. My son is struggling with emotional/behavior problems & without this insurance he would not receive the counseling/therapy he needs to gain emotional health. Thank you so much!

Everything is ok. Thank you.

All I can say Thank god for this insurance. It has saved me out of some deep debts since my health is not good. Since I lost our insurance where my husband worked. My husband was killed on the job site. It was so scary losing our insurance. Trying to make premiums on my income and no insurance company really wanting me. It was a god send to at least get two of my kids on the policy. It covers medical problems so well. Thanks again. I feel truly blessed to be given the ability to care for my children's health. I have 4 boys. One of them has ADHD and requires treatment and medication continually. Another one was born with a birth defect which resulted in several surgeries and ongoing treatment. The medical costs before hawk-i caused us great financial hardship thanks to this program this past surgery went smoothly and was less worrisome. And thank the lord should be his last. Thank you.

I wish that our entire family could qualify. hawk-i has been a blessing to our family. It is also nice to have the bc/bs coverage-I feel like we are accepted better than if we were MediPASS or Medicaid. Thank you so much for you assistance!

Great programs! Wanted to know if you have to pay back any of this, if you are to inherit any money. Please reply to questions)

The only problem i had with my sons insurance was at one point, hawk-i sent me a postcard saying my son was no longer insured then when i called the toll free number, the representative said it was a mistake they would notify the hospital. I got the same bill almost every week from the hospital that my sons insurance was supposed to cover. After calling hawk-i many times-the bill finally quit coming. Right know i haven't had any problems with my sons insurance or bills. I still think hawk-i is a great insurer!

Thank you hawk-i for providing the chance to give my children excellent health care.

We did call around to find a participating office for eye glasses-we did find an office that participated. Thank you.

There! This is done. Now will you please correct the spelling of my child's first name?! Thank You!
Wish it could continue past 18 years old so he can get wisdom tooth pulled and eyes checked out. But its been great and I am very thankful for the help received. It is greatly appreciated.

Thank you very much for your program & for covering my (2) children for insurance.

The *hawk-i* program has been very good for our family. This questionnaire was for our oldest son at home. But, our youngest son, whom is 10 yrs has had lots of medical problems. And *hawk-i* program has helped us so we can provide good medical car for him. Every day his lives is severe back pain. But, with physical therapy and other medical attention this has helped him, a lot. He is able to manage some of his pain. Thank you!

I am a self employed child care provider and my husband is a truck driver so we do not have access to Insurance through our work. Having four children at home, *hawk-i* insurance has been a blessing. Thank you.

My daughter finally got health ins. but it still does her no good because it doesn’t cover the stuff she really needs such as Prescriptions & Dental every 6 mo. It’s to bad the program can’t help the people in the middle. The program would be great if you could use it on the things that aren’t covered by ins. so my daughter would not be without anything. Your employees stated to me that if I dropped the ins & was eligible income wise, I could still be on Health kids—to get out of the hole & end up worse off?!!?

I have been very pleased with the coverage. It takes an enormous burden off of your shoulders when you know you don't have to worry about health insurance/coverage. As a single parent, it is one less concern. Thank you very, very much for this program.

I am very happy that the coverage is so good. I have spent my whole life not taking my children to the doctor because of the cost. I am really thankful for this program. thank you very much!!!

The only difficulty we have encountered involves going off *hawk-i* coverage. Our family is not eligible to renew *hawk-i* coverage & our 6 year old son had 3 health issues while on this program that caused him to be denied coverage under a new plan with Wellmark. Perhaps there is away to make the transition from the *hawk-i* plan to a more traditional coverage less restrictive. When someone on an employer provided group plan changes to another similar group plan, pre-existing conditions are usually not an impediment to obtaining coverage. Anyone with that kind of plan would not likely ever be eligible for *hawk-i*. It would make sense than that there would be a need for a transitional coverage for those of us that must get and pay for our own health insurance following coverage under *hawk-i*. Thank you!

Knowing my son has health insurance is a huge relief to me. My older children have had some health issues & I know how much stress it puts on a family without enough insurance coverage. So far we have been very fortunate w/ our son but I don't stress about 'what if' with *hawk-i*. Thanks.

We have greatly appreciated the *hawk-i* program. I think it's a wonderful plan. I am not hesitant at all to take my children to the doctor now. It really helps out with the costs of visits and prescriptions. Thank you!

I'm sure it seemed like we used a lot of ins. money the past 12 months. My son had bad luck! A broken hand which required surgery, A fractured foot. and now another fracture in his same foot. You guys have been great! Thanks.
The **hawk-i** health plan was a blessing to us, not that the children have chronic illnesses but when we need it- it's there. I'm not sure how we could make it without the **hawk-i** health plan. Thank you.

Thank you so much for this program/ my husband & I are self employed. It would be tremendously more stressful trying to provide for our family & trying to pay the high cost of health insurance for us all. T have had some health issues to deal with this year on myself. Having the **hawk-i** program has been a blessing since my son broke his arm this summer and CHILD needed a cavity taken care of at the dentist. I want to be able to pay something for their health insurance I'm glad I can do that with **hawk-i**. I hope this is always here for the people of Iowa.

Is there a plan for health insurance for adults. We have major medical now, we are self employed and it goes up by great deal yearly. we have been without before- It there any plan for us? I'm mainly concerned about if we ever healthy. However, hospital bills even for one night are outrageous.

I really appreciated the program over this last year. It covered all three of mine children. Before I was forced to purchase insurance through the school which only covered accidents. It was a BIG relief and a BIG help to my family knowing they were covered in all arenas of medical care. Thank you very much for the **hawk-i** program.

We are so thankful to have the chance to be on **hawk-i**. Our son's health & well being is the most important thing to us. Thanks to **hawk-i** we have felt more secure about his health. we wouldn't have been able to afford health insurance without **hawk-i** & we have not had to face a situation in which we had to go without medical attention when our child needed it. (my husband & I have often gone without medical attention when needed though because we aren't insured)

It's a big relief to have **hawk-i** coverage for the kids as they would be totally uninsured without it.

We lost health coverage on our children when my husband was stricken with cancer. He was hospitalized for long periods of time & due to being unable to return before him FMLA was up, he was fired from his job. We were able to keep COBRA coverage at a very expensive price for my husband & I. (I also have a blood clotting disorder that requires frequent trips to the doctor.) The cost of COBRA coverage for our entire family would have been almost $900/month. There was no way we could have afforded that amount. So, I applied for **hawk-i** coverage for our kids-literally praying they would be approved. I actually cried tears of relief when they were approved!! We are extremely grateful to the **hawk-i** program & would like to say a million thank-yous for such a wonderful program!!

My children have **hawk-i** health plan all ready for 1 year and I really like it and I don't have any problem. I wish you the best. Thank you.

I really enjoyed having the children covered by **hawk-i**. It saves me a lot of money. I wish there was an affordable program available for adults. My husband in particular. Thank you!

A great plan. I do not know how I could afford insurance without this plan. I wish the plan would cover through college instead of age 19. I wonder why we do not come up with a similar plan for our elderly with limited income.

I think **hawk-i** is a wonderful program & easy to use—Thanks! We used to worry about health care a lot. With **hawk-i** I know he can get the care he needs without us worrying about how we're going to pay the bill or get prescription filled.
This is a very effective coverage plan for kids. Thank-you for the assistance.

I love the program, it enables me to make sure my child gets the kind of health care they need. Some people can afford to take good care of their children, in every way except when it comes to costly health care the most important care that a child needs to ensure a good healthy life. Thanks so much! Will there be a plan like this for adults in the future? Thanks again!

Big relief to have children covered at $20 health insurance is so expensive otherwise. Wish you had it for adults also. Pays for almost everything good plan. I think hawk-i is a great plan when parents are in transition from one job to the next and it takes awhile before they can get insurance coverage of there new job. I just hope people use it for the right reasons & don't abuse it so the money runs out. Something needs to be done about the cost of having medical insurance. Its good to know your kids are covered. Thank you.

Thank you for taking us. We would of never gotten the help for CHILD without you. It turned her around completely the counseling and taught her to make the right choices. Thank you again.

I didn't have hawk-i Insurance may kids would go without thank you. We were able to get our daughter to have tubes in her ears, without the help of hawk-i we would not have been able to do that. It has been a blessing for us to be able to participate in this program I was student teaching and my husbands employer does not offer health insurance. I hope other families will also be able to participate in this program. Thanks.

I like the program because my daughter could get the medical, dental, chiro- that she needed. We have been hit hard and I only work one day a week because that is all I could find. I have problems also. My husband had had 5 surgeries since Feb. 20,2003. He is getting disability and then what little bit I get. It (health & lack of money) had effect our child a lot. Sometimes it is hard to explain to anyone. I thank hawk-i and I believe it is a good program and I hope they keep it up and let the cuts effect it. Thanks again.

Very affordable-thank you! great plan-bcbs! have referred hawk-i many times Have had no problems w/paperwork!

Even with healthy children it is so assuring to have the emergency help if need be. And being on a fixed income unexpected bills can be very stressful. Thank you so much.

Our daughter is diabetic we had quite a time for paperwork when her daughter prescribed an insulin pump. We also had a paper glitch getting her eye glasses bill settled. We are very thankful to be able to get her the insulin pump. the pump has given CHILD a better quality of life and has improved her AIX a lot. We would not have been able to get this for her ourselves. I don't think we qualify anymore for hawk-i and I am concerned how we will pay for what she needs after July. It was a challenge when we called into Wellmark blue cross blue shield because one person would tell us one thing & the next time I called someone else told me something different. In the long run persistence paid off. Thank you for having this program for our daughters.

We appreciate being able to have this coverage on our child during the last year when we were having financial problems. We however are over this difficult time and no longer need this assistance. Thank you very much. (the child is now covered under a group insurance plan from work).
Thank goodness for this program. I am thankful every single day to have this for my daughter. Thank you!!!!

I am extremely grateful for the hawk-i plan, it has made all the difference in the world. Before this coverage, I would wait to take her to the doctor to make sure I had enough money for prescriptions. CHILD has recently got her tonsils out, and I didn't have to stress about anything but her well-being and trust me that was enough for me. To whom it may concern. I just want to say Thank-you!

I think it is a wonderful plan. It has helped us out a great deal. and taken the stress out of some situation.

I have been very pleased with the hawk-i health plan. I especially appreciated how affordable the plan was and the wide range of coverage provided. I would like to add that it would be helpful if there was coverage for students attending college. That is, I wish there was coverage for students until they completed college as they are often still dependent on their parents for their financial, including health care, needs. hawk-i had been a definite plus for our family. As a stay-at-home mother with a self-employed husband, one income is a concern when trying to provide for 5 children. hawk-i has been a way to help us with that expense, especially when a specialist is needed. It eases my mind, not having to worry about how to pay the children’s medical expenses. And on the rare occasion the insurance does not pay 100%, it is much easier to make a partial payment than a full one. We have had nothing but good doctors and coverage since our children have been on the hawk-i program. Thank you!

I was very pleased with the health care my children received since I have been with hawk-i customer service was exceptional as well. If I could come up with more money I would love to stay with hawk-i. I am not looking forward to dealing with Medicaid (title 19). As a single parent, I can't express my appreciation enough for the hassle free health care hawk-i has provided. Thank you.

I just wanted to say thank you, because of hawk-i I can give my daughter the care she needs. Not only medical but emotionally because I can spend more time with her and not worry where is the money going to come from to pay her medical bills.

This coverage for my son has been a Godsend. We are very appreciative to have it. I really don't know what we would do without it at this time. Thank you!!

I have not had a problem with this program at all. I can always get my daughter into the medical doctors and dentist. I have not had a problem with anything. I think it is a great insurance program. Thanks.

This insurance coverage saved our family from so much stress and heartache. We thank you so much for this insurance. Iowa should be proud to have a program like this and I hope for other families that you can keep this program going. Thank you so much.

This is awesome. I couldn't afford the family insurance at work for all of us & this helps a lot. I always tried doctoring at home & didn't have dentist appointments because of no money. We thank you so much!

It has been a great blessing- thank you! I wish there were at least a transition program for kids who have been on this program for when they go to college and are still dependants.
The network chiropractor care by DOCTOR was excellent. Thank you again.

I can't thank you enough for what a relief it is to know that I can have health Insurance for my children. Thanks for all your help. I couldn't afford it with our you!

I'm really glad that Iowa has offered this program. It has really helped. My child would not be able to go to the doctor with out it. It helps a lot. Thanks!

The hawk-i program has been very good for us. We know if our children need medical care, they can get it and we don't worry about how to pay for it when hog and grain prices are low. Thank you very much.

Without the hawk-i program I would have a hard time affording medical care for my children. Two years ago, I was without insurance for a year. I was often worried that something would happen to one of us and I wouldn't be able to pay for the bills. So for me and my children the hawk-i program has been a great program.

I work at a child care center and I encourage everyone that needs it to take advantage of hawk-i. My hubbards factory CLOSED and we lost insurance while he put himself through college. hawk-i eliminated all stress-our consultant was excellent and it was a huge relief to know my children’s medical needs were being cared for.

This is a wonderful health plan for struggling families & those with children who have a very serious medical condition. My husband has insurance for us through his employer, but we were forced to put our children on a different policy because our son has had a liver condition since birth. No insurance company wants us, even though he has been stable for 2 yrs. now. It is a relief to have an insurance company that cares about children & working families. I do however, have a complaint. Last year when we applied & this year, we have gotten the run-around from hawk-i representatives. They were very rude when I called to ask questions & when I would send in paperwork it never seemed to be what they had originally asked for. I was sent on a wild goose chase & was often told there was nothing else they could do. What I couldn’t make them understand was that with my sons pre-existing liver condition he couldn't have a lapse in coverage--but it would take another 10 days before they knew if we qualified. The information was faxed in & she had it right in front of her, but she told me she couldn’t help me. She wouldn't even direct me to another representative. She told me to keep calling back. This has happened 2 yrs. now when we have applied. The representatives need to be more sensitive to the customers needs.

It would be incredible if the same program were offered for adult. We are still paying 20% of our monthly income for 2 adults for insurance. We highly appreciate our boys acceptance to this program. It is a real blessing.

This plan was a savior to us for my sons medical and emotional problems, plus meds it would have made life unbearable without it. Thank you.

I can't thank the hawk-i program enough. I can not even think about how we would have paid for all these bills. We have a couple from my husband a I and we can hardly get them paid so thank you so much for all the help you have given us. Thank you!
It would be great if you can get a policy for adults. I am a widow with no insurance. My other child (18) is getting *hawk-i*. My child in this questionnaire is no longer on *hawk-i* and receiving Title 19, because of her disabilities.

I thought this plan was excellent. To have my 2 children on my insurance at work would have cost me close to $300 plus all the copays, This plan is great for people who don't want to be on welfare, but could use the help with the bills. I wish I was still on it, but my income is too low to be on so I was transferred to Medicaid I didn't mind at all paying the monthly premium.

Its nice having health for my son because my job has no insurance for myself or my dependents so *hawk-i* is a big help and I worry less! Thanks.

I think the program is excellent. My child would NOT have health if it were not for the affordability of *hawk-i*. Thank you ALL!

I was recently informed my coverage will be cancelled for my daughter because I was over the limit on income this is a very big serious worry to me because of the cost of medication & inhalers, nebulizer medications, allergy medications, my daughter was hospitalized this past year due to a anaphylactic reaction & going into shock and could have died from it, and now she is not going to be able to get it and I don't know what I will do. this insurance was a great relief for me to have, as I cannot afford insurance thru anywhere else Due to her pre existing conditions and the cost of personal insurance is way over my limits. I don't know what I will do now.

I am very grateful & thankful for this program. I am a single mother & do not qualify for any assistance. Although I just make enough money to take care of me & my son. I do not receive any child support either. So this program is a God sent for me. Thank you so much.

This is an excellent program! Thank you such much. My husband has been attending college full time in the evenings so primary care giver during daytime. If not for this program, he could not have been a stay @ home dad and could not have gotten to spend time w/our kids. (due to work & school). My job has horrible insurance plan- it would cost me $1100 a month out of my pocket for family insurance. my only concern about this program is prescription drug coverage. My children started out w/a generic abt, but needed Augmentin to clear the infection. My doctor says this is not covered & is very expensive. I am all for using generics when possible but there situations when brand name drugs are needed. (my doctor gave me samples) Thank you.

I like *hawk-i* health plan. It helped a lot about my child's health. I really appreciate *hawk-i* health plan.

I think the *hawk-i* program is great! My son has asthma and before we were eligible for this program we could barely get his medicine which he takes 2 times a day. Plus they had a ryder on him anything to do with his asthma they wouldn't pay for. He usually was in the hospital 2 or 3 times a year. So thanks to the *hawk-i* program its all paid for now So Thank-you.

I like the fact that my daughter has insurance because of the money factor. I won't hesitate if she needs to go to the doctor. It eases my husband & my mind. Thank you for providing such a good health plan for children.

Your insurance plan is a wonderful thing. We have really enjoyed it greatly. It has really helped us out financially. I quit my job almost 1 yr ago to stay with my children and because of this plan I have been able to enjoy every minute of it. We truly appreciate this program! Thanks A Bunch.
I will tell you that I had only paid $10 a month but was still cheaper than buying prescriptions and paying for the doctors office and never had to worry that my daughter wasn't going to be taken care of. Thanks!

Having Ins with your program has been a great help Thank you.

hawk-i Health has been excellent for the care of my daughter. The stress of worrying about taking her to the doctor and the expense is gone. This is an excellent plan and we would have really been stressed if she did not have this coverage. Our family is very grateful. Thank you.

I am so glad my children are on this program, because didn't know what to do about Insurance for them. we cant afford Insurance right now. It took a lot of stress off me, know my children are taken care of. Thanks so much.

hawk-i has been a wonderful experience. It has gotten rid of stress of worrying about paying medical costs on my son I love hawk-i. I only had 1 provider be rude to me about having hawk-i. He insisted he didn't accept it even though I had checked the provider book before making the appointment and he was a provider in the plan. He made us wait 45 minutes on him while he fought w/ the insurance on the phone as to whether he was participating or not. He was needless to say I won't take my son back to him. Other than that my experience w/ hawk-i has been superb. Thanks.

This program is wonderful. I just wish I would of known about years ago when she was little. Keep up the great work.

This hawk-i health plan has been a wonderful thing for us. Our 11 year old has been basically healthy, but our 17 year old has had some health problems. She was in the hospital and had some tests run & we figured we would have to pay for all of those tests and her insurance covered it all. We would have survived but it would have made things very tight for awhile. Thank you.

We like the fact that we don't have to worry about our kids health. If they need the help we feel good about getting them back to being healthy. It's a good feeling that they can get the needed help they need. We are very happy with this program. Without it would be very stressful on all of us. We hope this program continues to go on for a LONG time. Without this program we would not be able to afford health insurance for our children. thanks for all your help in keeping our children healthy and alive. This program is a god send.

Being self-employed and a stay-at-home Mother, it has been difficult for my husband I to afford insurance for our family. hawk-i is fantastic, the coverage is great, care providers don't look down on us like title 19. Also, we like being able to pay the small payment each month for our hawk-i coverage. hawk-i has taken a lot of the worry that we had about our children's health care. Before, we hesitated to take them to the doctor if they were sick because it is so expensive!! They also can get regular dental care now, which they never did before.

The hawk-i plan has been the best thing to happen! I would not have been able to afford the extensive dental care we have had done, nor eyeglasses. Thank you.
Waiting to see if we qualify for the program. It's a great program. could you send sign up papers to me to give to my son for his son.

I want to thank you for a health program like hawk-i!! When my husband passed away, we were in for disbelief, shock, and panic. I had to find a better paying job and be here for my kids at the
same time. Paying for house, food and health care was - and still is- a big concern. Thanks to the 
**hawk-i** Program, I do not worry about health insurance. 
anymore. Thank you.

Thank you very much for this wonderful program!!! My health insurance for family per month 
would be $392. My husband's job for family health is $250. Paying $20 a month relieves my 
money worries! Thanks!

My daughter lives away from home and she's going to be 21 yrs. old this year. She does not have 
insurance it's to expensive to have she said. Do you have any thing for her? OR answers.

Yes, this a great Insurance coverage is there anything available for adults? I am just very nervous 
we Won't be able to qualify again for this insurance and they found my one daughter needs 
another ear surgery and we can not afford it, if we don't qualify and her hearing will continue to 
deteriorate! We would like to thank you for your great help over the last year.

I love **hawk-i**. It is the most affordable health insurance! Without it, we would be so far in debt 
from medical bills. It is a great relief knowing that my children are covered by a great insurance 
package. It has made my life a little less stressful knowing this.

Thank you for helping me out with the **hawk-i** plan. I am a single parent. My work offers health 
insurance at a rate of $55 a week. I only make $25/hr @ 30 hrs a week. There is not way. I 
would afford health insurance. My son would not have health/dental insurance if it wasn’t for 
you! I know how costly it adds up. paying for medical/dental Bills- I have no ins. too! I am very 
happy with **hawk-i**. Thank you!

It's been a wonderful program - very complete coverage & easy to use. Only problem is we had 
to switch clinics from our local Mayo to Gunderson & have not determined a primary care 
physician. I do miss the clinic & doctor that we had used for 3 1/2 years.

For question 60 you asked me to rate **hawk-i** health plan and I rated it a 9. The only reason for 
that is I had to switch doctors because the **hawk-i** health plan doesn't cover mayo doctors and 
that is where my child’s doctor works. I had to find someone different and it is still not the same 
as having your own doctor. Otherwise I rate it a 10.

Very grateful to receive this health coverage.

We are very happy to be receiving **hawk-i** health coverage for our children. 
It's a big relief to have **hawk-i** coverage for the kids as they would be totally uninsured without 
it.

This Questionnaire is about CHILD If there are any Questions about Dental they pertained to 
CHILD Sorry!

This is a very effective coverage plan for kids. Thank-you for the assistance.

I think **hawk-i** is a great plan when parents are in transition from one job to the next and it takes 
awhile before they can get insurance coverage of there new job. I just hope people use it for the 
right reasons & don't abuse it so the money runs out. Something needs to be done about the cost 
of having medical insurance. Its good to know your kids are covered. Thank you.

I would like more information or to know if family health coverage is available for myself
Unspecified health plan

After 13 years of marriage, I found myself as a single parent. I had coverage at work but the family plan premium was outrageous. I had heard of the hawk-i program and applied. We have never felt discriminated against not have we felt less taken care of because of our insurance. I want to thank hawk-i for providing this program. We only needed it for a year, but there are many families who will depend on it for a lifetime. It's a great comfort to be able to get your child the health care they need and deserve.

I worry each year that we won't be eligible. My insurance coverage through work is too expensive and they will be without coverage again.

I love the hawk-i program. Without the program, my child would not have any coverage. I don't make enough money to have insurance for my entire family. Anytime my son has a doctors appointment we just tell the receptionist we still have the same card and just walk on in. Thank you very, very much.

I would like to explain our family situation and why I applied for the hawk-i program for my daughter. My husband is a 41 yr. old disabled veteran. He receives medical care thru the VA - which is not free - we pay a portion of his prescriptions. He is unemployed but is a full-time student at our community college, hoping to be retrained and employable in 2 yrs. I work as a teacher associate at an elementary school. I have a single medical plan thru my employer. I could have received a family plan to cover myself & my daughter - but then my check would have been close to nothing. I couldn't afford that why work if your check is eaten up by medical insurance. I am so thankful and appreciative for this program. She has received excellent care. The only mix-up was her immunizations. Our doctor's office thought she had to go to the county clinic to receive them- after a few calls the matter was solved - we made another appt. and she received her shots at our doctor's. Thank you again for this program - it's nice to know that someone care for Iowa's Children!

I think the insurance is wonderful it has help my family a lot. I only with you offered coverage to parents of the children. Thank you.

This is somewhat messy because I accidentally included CHILD's two younger brothers. If you need to send another one for CHILD please do. I crossed out things because they did not apply to CHILD. CHILD never used his dental card and He only had to go the doctor a couple times.

I wish there was a program like this for qualifying adults too. I'm currently back in college, not working and the kids are on Title 19. There is nothing available for me other than medically needy which has no helped me at all. My dental bills per month which they base M.N. on have been too low for me to qualify yet I'm having to pay off a close to $1,000 dental bill and I have put off the surgery I need on my mouth because there is no guarantee that human services will help and I would still be responsible for $900(per mo.) of the bill if I was able to get the help from them. I also have some other medical concerns but have avoided going to a Dr. because I could not afford the bill it would create. The last time I had a full physical was over 10 yrs. ago I would be more than willing to make $20-50 pr.mo pmts on a health plan like this one geared for adults who can't afford insurance/medical care. If I were to get sick/injured now, assistants we would be in financial ruin because I have no options except paying for it all. I'm in college now to try to get a job that offers Insurance. All the jobs I've held before, including working for the college and now attend (as a cook) Did NOT offer this benefit.
With all 3 of my children on the plan I know they can get the medical care they need, when they need it and I can have them get their prescriptions filled and not worry if I have enough money or not to get it. Right now my employer doesn't help w/insurance and I get it thru the cobra plan of my previous employer and to get family coverage for medical only is over $500. *hawk-i* program helps me out a lot. Thank you.

I think this is a great program it should cont for years! I also think if someone would accept only from of the *hawk-i* program for coverage they should accept all forms of coverage offered.

I am very unhappy that we had to change so many doctors in order to get coverage. Grandpa and I had providers that were taking good care of the whole family then we got involved with *hawk-i* and we had to either change providers or pay for coverage ourselves. Now grandpa has taken a job where he is paying for the family health insurance just so we can keep our family doctors.

Thank you.

I just wanted to thank *hawk-i* for the last year. It has been extremely helpful to our family and the cost of insurance. This program is wonderful.

I think it is a great program for people with children who need it. With the raising cost of health care *hawk-i* helps tremendously. Thank you.

I think *hawk-i* is a great program. It's hard to pay for health insurance because its so expensive. I'm really grateful there is a program like this. Thanks.

I thought my children were medically covered through *hawk-i* for one full year. I believe we were cut short by 2 months. We no longer qualify for this insurance but it has been great for us. Thank you for having this program available!

We have greatly appreciated the *hawk-i* health plan. All of our experiences using *hawk-i* have been positive. Thank you for your *hawk-i* health plan.

I was very satisfied with your program. Unfortunately we don't qualify at this time. Thanks again for all you've done for us.

*hawk-i* is a godsend. without it we would be buried in medical bills. Thank you.

I am a single father, I would like to know more about the dental coverage for my boys. My ex-wife enrolled the children in the program. I don't know a whole lot about it. Please send me more information. Thank you.

This is a wonderful program. I am thankful for this program they helped my 2 daughters get the glasses they needed. I did not have to worry about big medical bills I would not be able to pay. I want to thank the *hawk-i* program for helping my children.

This is a fabulous plan for people in Iowa. Especially lower to middle class people with limited income. Thanks so much!

Been very pleased with *hawk-i* services. Without *hawk-i* program - I can't afford health insurance. Cost is 600 per month at my place of employment. That is strictly medical too! *hawk-i* is very appreciated. Health ins with *hawk-i* included is not 135 monthly. Big difference.

I have not had any problems with the *hawk-i* insurance. It has taken stress away from me as her mother in not having to worry about how I will pay for my child's physician charges or Medicaid
costs - or how I would have to come up with the extra money for insurance premiums. I am very thankful for the hawk-i program. Thank you. It really helps my family. Thank you.

It helps so much financially thanks!

My husband has started a new job that offers insurance, so we have decided to take that plan and hope that we are able to continue. I am very thankful and grateful that hawk-i was there for my daughter but we feel that we can afford to go on our own and hopefully with us leaving the program it will allow for some other family to use your program for their child. Thank you for everything.

I think the program is great. I do with the program had something for those over the age of 19. I also wish the income limits for the charge was higher such as it is not, but expanded to i f in the income bracket it is $30 monthly up to $50,000 a year. This is due to those families such as mine where I have another child who is 23 yr. with no insurance and in college. I help to support her during the school year. I know quite a few people who make $32,000 per year and have 1 child at home but 2 children or so in college and they can’t afford health insurance or do they qualify for this program and there is only 1 parent in the home.

hawk-i is a great help to us, I have recommended this program to many people.

The hawk-i makes the insurance affordable. So you don't have to worry about where the money coming from to pay the insurance. It's a great plan & I would recommend it to anyone that couldn’t afford insurance for their children. The only problem that I have had with Dr. offices & the hawk-i program is a lot of Dr.’s offices will not take the hawk-i program because they think the hawk-i is Title 19.

Compared to 1 yr ago. we are all doing extremely well. Our worries are gone. We liked the program for our son. Unfortunately we have moved to Washington & Have hew insurance, but it was comforting with the hawk-i program! Thanks.

hawk-i helped us tremendously when my husband was laid off from his job. I thank you so much for your work in offering this program to Iowa children. One suggestion - change the income scales to reflect the following thoughts. We paid 10/month for our child’s enrollment when we could have paid 75/month. Could you help more people if you charge folks like us more? I mean, the lowest insurance we could find for CHILD was $220/month. How do you help people who don't qualify for hawk-i but can't pay for $200/month? Just a thought. I think the coverage is outstanding - you are absolutely helping low income parents & caregivers provide health care for their children. (I'm thinking of the fact that the premiums are so small and the fact that there is no co-pay. Thank you so much for helping us in our time of need.

This hawk-i health plan has been a life saver, who knows how far in debt we would of been without it. Thank You!!!

With out this program I may have not found out about my child’s asthma until later in life or not at all. This is a important program for people who can not afford paying regular insurance. Thank you for all the help you have made possible for my child. I am very grateful for the coverage, Thank you! I just wish it would have covered him while in MN this last summer.
**hawk-i** has enabled us to take our children to doctors/dentists when needed without having to worry if we'll be able to pay the bill. My older child received surgery that he needed and would not have been able to receive if we had not had the insurance to help with the bills. Our family is very grateful for having **hawk-i**. Thank you **hawk-i**.

It would be very difficult for us to give our child the care his is receiving now if we did not have **hawk-i** health plan thanks.

I am very grateful for the **hawk-i** program. Thank-you so much with great sincerity
I just want to thank you. Financially speaking a huge burden has been lifted.
The **hawk-i** health plan is great! I am so glad they offer something like this in Iowa. It helps me out a great deal. I don't have to worry about the doctor bills any more. Thank you.

We appreciate **hawk-i** for our children very much. My husband farms and I work part-time as a registered nurse therefore we do not have the convenience of an insurance plan through our work. We pay privately for our (my husband and I) health insurance. It is very expensive. We do not have any problems at our doctor's office with using **hawk-i**. The state of Iowa has done a very good thing by offering this to the state's children. If we have a bad year farming and can't afford our health insurance premiums I'm comforted in knowing our children are still covered through **hawk-i**. Thanks!

Well, I am mostly satisfied with the services receive, and love the security I have knowing that my children have complete health coverage and its not causing a strain to pay our other bills. I had some trouble finding a dentist that took this insurance and yet were good to us. None the less we have all areas covered now and I am happy that my 5 children are being taken care of. Thank you.

I thank you so very much for the **hawk-i** program. It's helped so much. I have to pay for my own health care, and its very expensive. It's good to know that there is something out their that helps some families get good health care for there kids. Thank you so very much!

I like the **hawk-i** program. I think it should be for all children regardless of the parents income. A state wide insurance plan for all Iowans would be a great help to those of us with high insurance payments. We now make over the limit for our children to be on the program and I have to add them to my insurance at work. To jump from paying $20 a month to $300 a month is going to be a major adjustment.

It did not cover her depo shots, but the prescriptions she needed to get it was a great help. She is now longer on the **hawk-i** plan because she turned 19 yrs. or age the end of Nov. Thank you for the help this past year.

Your plan has been wonderful for me. I really can't complain. Your service has helped me so much. I am single mother of 2. No financial help from their father. I have 1 full time job and 1 part-time. It is real hard at times making ends meet. Living pay check to pay check. There was no way I could afford health ins. for my children. When my children did need medical attention (before your plan) I could only make payments $10-25 a month. I got so far behind office visit sure added up quickly. I was them turned over to collection. Thanks to **hawk-i** I can now relax. Collection is almost paid. Dr. Bills are not adding up like crazy. My children can get the medical attention they need without the stress and constant worry of How will I pay for it. Thank you! So Much!

Just want to say thank you very much and I'm happy I never have to pay a co-pay. Thank you
Thank you so much for making affordable insurance people can actual pay and keep their dignity being able to pay for it!

The program is very good for Iowa's children. What I would recommend is lower the rate for the beginning of the service. Our family size is 4 and our income is 37,000 Year and we still struggle to pay our bills. We pay child support too. So thank you for what you have done.
BENEFITS COMMENTS

Iowa Health Solutions

I believe it is a fairly good coverage. I think it would be nice if more dentist where on it. Also chiropractic care. I used it more for my other daughter covered under hawk-i. This daughter is now off because her dad now has insurance on her. I think it would be great if Iowa had a health insurance for single parents or parents that can't afford one on their own, with income guidelines. Thank-You!

Is there some reason hawk-i will not cover braces or at least part. My youngest some is seeing an orthodontist now, and they are kind of expensive. I am thinking about changing to Iowa city dental school because of the cost. But I worry about the drive and the price of gas. Thank You.

I have twin daughters—we were lucky to have title 19 pay for 1 of the girls to have braces but now the other twin needs them & hawk-i doesn't cover even a little bit- I think if a child absolutely needs braces hawk-i should help cover a portion of those braces—even if it means the monthly fee goes up. Thank you.

Pharmacy & Dentist is the only problem I had at first—medicap pharmacy is taking the hawk-i program I have yet to find a dentist to get her in before 6 months. Optical (eye care) I think is used in tama. I am overall comfortable with hawk-i I know my daughter will be taken care of with your insurance. Thank you.

We experienced a problem when my oldest daughter (age 8) went to her dental checkup. Previously, she was covered under medicaid and dental visits were covered. We thought we had the same coverage when she was switched to hawk-i. NOT TRUE! After the appt. was finished, the dental office told us that her checkup was not covered by hawk-i because our dentist was not a provider. She told me that it is too much work & very difficult to become a hawk-i provider. I was not very happy to now have to pay for her dental checkup out of our pocket. She has since had another 6 month checkup which also was paid for out of our pocket. I wish it was easier for children to have their dental checkups & procedures covered by hawk-i. This could deter people from getting their children the dental care they need. Thank you.

With my husbands layoff last year and the high cost of health insurance from my company we could have not made it without hawk-i. The only problem we've had is our eye doctor does not take hawk-i, and both our children wear glasses and need new ones. DOCTOR has treated them since they were small, and we are going to have to find someone else. I wish we could keep him he is excellent. My son had surgery in January in Iowa City with a doctor CHILD has had for 7 years we received great care. Because of CHILD'S hearing loss he has a bad speech problem because of the cuts in school programs he gets very little help. Is there anything else available? Thanks.

This has been an excellent program. My only concern is my son wears contact lenses and glasses and this program limits him on how much money is spent on these items. As long as he isn't excessively using contact lenses, I feel it would benefit others if the cost was for a year prescription of contact lenses, plus a change of eye wear once a year (since these are the changing years for our youth). Thank you!

I have not had hawk-i insurance for my son for over 6 months. It is now through my ex-husband employer. However, they do not cover Iowa City doctors—which my son goes to and they also have a high co-pay, for prescription and office visits, which I am responsible for. I loved having
hawk-i insurance because it took the worry out of him getting sick and who was covered. I feel it is a wonderful program for our children. Now being a single mom with just ok insurance coverage I worry about the routine medical and dental cost.

Thank you so much for having this program! It has helped our family so much!! My children now have medical coverage that I couldn't afford and I have peace of mind. In the past I've accumulated some huge medical bills and would try to avoid bringing the children in to see the doctor. The only problem I've had in finding a dentist that accepts this health insurance.

I have a dental bill that needs to be paid. I was told that my daughters insurance ran out when she had surgery done on her teeth & I didn't find this out until after her next dental visit. It is a little over 300.00 & I cant afford to pay it. I didn't realize that she had a spend down amount.

Does not cover some medications is only problem we have came upon. Otherwise with our daughters health its been a wonderful help to our family.

The only prescription we couldn't fill was fluoride. My daughter had cavities in teeth she should loose soon, so the dentist did not want to fill them. the prescription was not expensive.

I don't feel scared or worry as much about taking my children to the doctor when necessary because there is no out-of-pocket expense for me. I pay the $20 monthly charge, which is excellent considering the wonderful coverage. I could never find a plan this great, even through my employer, for such a great price. Thank you for having this coverage available to the children. To bad it couldn't be available to adults, I'd take it over my employers policy any time. 

Thanks again.

I currently have 3 children in your program. We have not had any problems with out reg. doctors. We had problems w/ the eye care place we went to. CLINIC in Keokuk, Iowa. There were rude and the slowest eye care I've ever been to. I believe this was because of the way they perceive hawk-i, as welfare & who cared? They also didn't check on what benefits were available and gave us no warranty on the glasses. Even Wal-mart & Shop. co & International Eyecare give warranties. I was very disappointed then & will never go back. Do you have any suggestions? I am also finding it hard to find a dentist around Van Buren Co. who accepts hawk-i. My children need a check-up. Otherwise this ins. has been very easy & acceptable. Thanks.

I like the health plan that my kids have with hawk-i. Dislike My Daughter need to have braces but cannot afford it. She is also having trouble smiling because of her tooth that is growing above her old tooth. And it is not covered by hawk-i.

Having hawk-i keeps our family from slipping far into debt. It makes us feel secure to know that even though we can't afford insurance for our son, he can now go to the doctor whenever he needs to. We were really happy to find out that hawk-i is accepted for his prescriptions also. When I was pregnant with my son we couldn't get assistance. It cost thousands of dollars before he was born and another 2 years to pay off the doctors for the delivery. We paid for all his healthcare for about six months before we were accepted by hawk-i and it has been a blessing.

When the doctor cannot get you in to see your child, because they have no available appointments they have you go to the ER but sometimes you don’t because of the co-pay, children do get ill on weekends and if you are worried and go to err, you have a co-pay. There have been several times when the grandparent has had to pay for my child health coverage because I could not afford it.
hawk-i has been a god-sent! My husband & I don’t have insurance on ourselves (which scares me to death) the insurance has company offers is too expensive for us to have, knowing our children have insurance is a big stress relief. Our daughter is able to get her vaccination shots and care and our son care when or if he were to get ill or hurt. As long as they are covered it makes it all better. I wish there was something like hawk-i for the parents of these children who cannot afford health insurance but make too much for state help. Also knowing they have dental and vision is great too. My son will be needing the dental so he can have routine visits to keep his beautiful smile and teeth. Its very hard to find a dentist who will see you without insurance. Thank you so very much for hawk-i program!!!

More chiropractic Dr.’s and visits allowed. Chiro has saved our family in this household 5 different surgeries that have been told to us were a must to get rid of pain/problem. It would be nice to know were to go for dental care also.

hawk-i program is wonderful it has relieved a large amount of stress off me worrying about health care for my children. I wish they had as good a program for single parents as well I pay out so much each month out of my payroll and still know each time I go to the doctor and prescriptions are so extremely high. I’m just so very thankful for the coverage for my children. Thank you hawk-i.

I wish there was a plan for adults. I am currently covered through medicaid due to an uncovered pregnancy. After the baby is born I will be without coverage. There is nothing available that is affordable and will cover anything.

The precertification process for counseling/psychiatric care I feel limits # of times kids can be seen. In my child's case, he has exhausted his coverage for counseling/psychiatric care, which is very expensive. My appeal was denied (because I didn't realize precertification was necessary) and now I am left with 50% of cost for those visits. I think the provider should be more responsible for pre-cert process because they’re the professionals who should know how many visits- approximately- the child should need. Also the provider should know if you carry hawk-i that the child needs to be pre-certified. I owe hundreds of dollars due to the pre-cert process.

I could not afford to take my daughter to the doctor—if it wasn't for Iowa hawk-i she would not have the doctor or dental care that she needs. Thank you. I wish there was a program for adults as well. The cost of prescriptions & dr. visits are not affordable to a lot of people - so you go without!

Your Program has helped my tremendously. I am divorced and my cobra coverage has expired. I have diabetes and am having trouble finding insurance for myself. Probably couldn't afford insurance for my kids without you program. Your program enables my kids to compete in sports and lets me get medicine when they are in. Helps with contacts for my son. Thanks.

I currently see a psychologist in Moline/ And I would like CHILD to be able to also see Dr. as I haven't heard that good of things about the Dr's listed in the booklet. CHILD I feel would benefit from family counseling or possibly counseling on his own. Since his dad's passing he has some problems that I think could be helpful for him to see this doctor. I don't know if it would be a situation that would warrant medication or not. But he can go from happy as a little clam to a very angry young man at the drop of a hat for no apparent reason.

hawk-i has truly been a god send for my daughter and I. I work in a small health care facility, which I truly enjoy, but they offer terrible health care benefits for families. I truly wish that hawk-i had insurance coverage for working adults. There have been several times over they past
year that I wanted to seek health care for myself and didn't because I can't afford my plan's deductible, copays, and noncovered services. It makes me furious to think that tax dollars I pay go to people who choose to be unemployed, and to give them better heath care coverage (i.e. Medicaid) than I will ever have.

CHILD needs dental work done, braces & jaw surgery. Certain ones we need to use don't use hawk-i.

The hawk-i program has been an absolute God send for our family. My employer offers health insurance for families, but does not supplement the cost. Cost for our family monthly would be over $500, plus a $500 deductible & copayments. Thank you so much! this past year we have been covered by the Wellmark Health Plan through hawk-i and it was wonderful. All doctors, dentists we have ever wanted to see are on the plan, as are every local hospital- we have truly had no worries about being able to get the care we needed and wanted for our children-whenever it was needed. we recently received reenrollment paperwork for a second year, but have unfortunately been switched to the Iowa Health Solutions HMO. It appears things will no longer go so well. Our children's doctors are on this plan, but only a hospital 35 miles away from our doctors office! I called to inquire about this and was told by IHs that they feel they have adequate coverage(only Van Buren co hospital is enrolled- our children see doctors at Ottumwa Pediatrics. Ottumwa Peds uses the Ottumwa Regional Hospitals lab for their tests, however ORHC is not affiliated with the IHs plan. Additionally, neither is our wonderful family dentist in Fairfield. It appears the wonderful service and coverage we enjoyed last year will not continue nearly as easily if at all this year. Thank you so much for providing the service!

My husband and I love the fact that hawk-i is available. He works for a company where he can get health insurance on himself for a low enough rate that we can afford. I work part time and cannot afford the very limited health care plan that they offer. For either health plan would cause us to limit other necessities in our life. That does not even include the dental coverage that we receive now which is spectacular. Thank you hawk-i.

John Deere

We are very appreciative for this plan for our child although we would like to see coverage for orthodontics and prescriptions. With our child covered under the hawk-i program and my husband covered under Medicare and Senior Blue, we are wondering if they is reasonable coverage and cost for me, the female parent. Can you provide me information on health care coverage for low-income families for the homemaker. Any information would be appreciated. Thank you.

I really appreciate this program as it reduces stress on our family. I wish it included dental and eye also as they are expensive and we have eliminated dental unless an emergency.

In Delaware county there is no one who takes hawk-i for vision. Nice program-very helpful during this time in our lives. Thank you.

Great program--- Need more chiropractor care givers. Thank you.

I would like to be able to take my son to a chiropractor as he complains of intermittent back pain. Also his dentist referred him to an orthodontist & after the initial appt w/ orthodontist it was discovered that my son is in need of extensive work which is not cosmetic in nature but affects his jaw being susceptive to being dis-located. hawk-i will not cover orthodontics so my son is
unable to bet the care he needs. Otherwise,... hawk-i has worked great for us if not for above mentioned factors.

Like no co-pay like doctors like rx plan Don't like eye care plan We are very thankful for hawk-i plan. We are Self employed and no other plan allows as these excellent benefits at no change. Tremendous amount of stress is lifted off our family due to hawk-i especially since our daughter was diagnosed with Juvenile Diabetes. Thank you!

The Dental max amount that you can have should be raised my daughter had to have a crown put on her tooth and it abscessed and she ended up having oral surgery and then having a root canal done all by a specialist because the regular dentist does not do this and it cost $547. for oral surgery & $675.00 for 1 appt to start a root canal. This cost is not including the crown put on her tooth first that caused the tooth to abscess or the cleaning, this is way over $1,000 how are low income families supposed to afford to pay for this much needed service especially when emergencies do occur with dental just as they do with medical.

Thank you.

I think this is a great program. It covered a lot more than I thought. It's been so helpful, especially when we found out our daughter needed glasses.

It has reduced a lot of our worries, with my husband's current health plan he and I have a $300.00 deductible a piece to meet before any of our prescriptions are even discounted. With my son in the hawk-i program I don't have to worry that I might not be able to afford the medicine to make him better that my husband and I sometimes have to do without because we can't afford the full price. It has been wonderful to know if he's sick we don't have to wait for a pay day and make him suffer. Thank you.

I recently tried to get back on hawk-i my son needs to go to the dentist really bad but was told to get Medicaid I don't qualify for Medicaid and cant get time off to go down there to get turned down. My son also has behavioral problems with anger the school wants me to take him for help but I have no insurance for him. Please look into me getting back on hawk-i. Thanks.

We are very happy with hawk-i. I am currently using my chiropractor more for preventative care and also out of necessity for my children because we choose to not always use medication. My children are very active in contact sports and also I am very conscientious about their diets so we believe in vitamins and mineral supplements to help with any preventative care. We rely on our chiropractor for this care and we are not able to utilize him as I would like because of the referral rule. My current medical doctor, whom I am very happy with will not refer unless there is an injury. Can this be changed?

Thank you.

The hawk-i health plan is the best thing that happened to our children. We cannot afford even the worst insurance and live in fear that one day we might lose hawk-i. My seven-year-old's skin for the first time in his life is free of endless rashes. My four year old was able to get glasses and now her vision has actually started to improve. All our kids are up to date on immunizations and get their regular check-ups. Thank you.

The health plan is great. Just knowing they have it. The only thing that concerns me is the dental portion. It is very hard to find a dentist who will except hawk-i. And if you do have it- they seem to be rude. Also-They seem to cancel to quickly. There should be a grace period so that there is not so much paperwork telling you, you have it, you don't have it! Thank you.
The medical insurance is great. The dental is not as great. My children have had several dental problems costing much more than the $1000.00 limit. (the $1000 was a great help but it would, of course, be better with a higher limit.) Thank you for the help!

The hawk-i program is a wonderful program. Our plan did not cover chiropractic which would be nice, but that is minor for all that is did cover. The coverage provided us and the caring nature of the people we dealt with was superb. We had to see specialist and my daughter needed surgery, I did not have to stress about how I could pay for it as hawk-i covered 100% of it. She had the best professional care possible and I am grateful for that. Thank you!

Thank you so much for hawk-i. Have really appreciated the coverage it is very comprehensive. Thank you again.

The only problem I have had with my son's health program Is he takes concerta for his ADHD. We have had such a positive responds with this for treating him. But, our coverage does not cover the cost of the medicine. This has been a problem for us at times since this medication is expensive. Running $90 or more. But I do not wish to take him off this since we have seen such a positive responds with concerta. I would just like to know why it is not paid for by my coverage other than coast. Thank you.

My family greatly liked the hawk-i program. It helped us out tremendously until we could get our family insured through my wife's employer. the only problem is that necessary dental work for braces are not covered because it is considered elective. This is an extremely expensive hardship on families. I hope it will be reconsidered in the future because it in a needed dental procedure. Thank you again for your help.

Like no co-pay like doctors like rx plan Don't like eye care plan We are very thankful for hawk-i plan. We are Self employed and no other plan allows as these excellent benefits at no change. Tremendous amount of stress is lifted off our family due to hawk-i especially since our daughter was diagnosed with Juvenile Diabetes. Thank you!

Dental should be better.

I really appreciate this program as it reduces stress on our family. I wish it included dental and eye also as they are expensive and we have eliminated dental unless an emergency.

Why do you not cover eyes or contacts? eye exams or glasses?

We go to Washington eye care and that is not covered under John Deere it would really be nice if it would be. We have 2 sons now that had to start braces & a daughter that will need them but don't know if we can pay it. Our oldest son went through the screening at the University last year & was accepted but we couldn't pay the $500 down payment so he couldn't get them. He told me he doesn't even want to smile big cause he hates how his teeth look. It would be a super big help if half of it was paid.

This is excellent coverage! I share this info with people whom I think can benefit from it as well. Thanks for everything!

More dental & eye providers, otherwise I appreciate the program helping my family. The only problem I have found is when trying to get an eye apt the vision centers readily available & accepting the hawk-i program schedule out about 2 months. Doesn't help much when glass are needed now.
I am really thankful for your program. I recently became a widow so our household went from two full time incomes to one. At the same time the family health insurance at my job went up substantially. I wasn't sure I would be able to keep our health coverage. I saw one of your brochures while I was sitting in my lawyer's office finishing all the legal stuff pertaining to my husband's death. I was so glad that we qualified for the program even though we do pay the $20.00 per month. The health insurance at work would cost me about $600.00 per month which I couldn't afford. Thank you Thank you Thank you.

We are trying very hard not to misuse the program so it can continue to be available. The hawk-i program has been such a blessing to our family. Through my husband’s work, he only has health coverage for himself and not myself or the children. We could not afford an insurance policy for the rest of us but at least now the children are covered. I sincerely hope that the funding for this program will continue and that many family's like ourselves can also benefit. Thanks to everyone at hawk-i!! P.S. Our coverage with John Deere Health has been awesome! My only regret is that our 18 year old will be 19 soon and her coverage will stop.

I think that the hawk-i program is a wonder, to the people that has insurance but they still need more help in different areas with their insurance programs. Such or some insurances don't coverage like eye or dental and this program helps people to give their child or children the care they need. I would like to say thank you very much for helping us with all the benefits you gave to my child. Keep up the wonderful work.

The Dental max amount that you can have should be raised my daughter had to have a crown put on her tooth and it abscessed and she ended up having oral surgery and then having a root canal done all by a specialist because the regular dentist does not do this and it cost $547. for oral surgery & $675.00 for 1 apt to start a root canal. This cost is not including the crown put on her tooth first that caused the tooth to abscess or the cleaning, this is way over $1,000 how are low income families supposed to afford to pay for this much needed service especially when emergencies do occur with dental just as they do with medical. Thank you.

Since I am pregnant with our 5th child, I called hawk-i to inquire about coverage for the baby. I was told that babies are not covered until they are 1 year of age. If our baby doesn't qualify for Medicaid, it may be uninsured since family insurance through my husband's employer is too expensive.

I think this is a great program. It covered a lot more than I thought. It's been so helpful, especially when we found out our daughter needed glasses.

Thank you for this benefit. Because I was a stay-at-home mom, we lost our income and insurance when my husband died suddenly! I've returned to college so will be able to get coverage after I've graduated and get a job. Having insurance coverage for my children has solved a problem for me.

I am very grateful my son has hawk-i insurance to pay for his chemotherapy and all the visits, bloodwork and medical assistance he needs. The one problem I have had is getting continually billed by the university of Iowa Hospital for charges that should have been paid for, but were not. I'm sure a lot of this has to do with the hospital and not the insurance company, however I spend hours on the phone each month with both the hospital and hawk-i trying to figure out what needs to be done to hawk-i to pay. I have talked to some rude, unhelpful people at hawk-i and it makes the situation more frustration. I don't understand why hawk-i will pay for, for example, 9
out 10 times the same prescription, and choose one time not to pay for it. Again, this may be the hospital's fault, it's often difficult to tell.

I would like to have it because the family coverage is very expensive for me at work. I could pay a little more than $10 a month if I need to. place you contact me Thank you! I think it is an excellent program. Please continue to offer it. It is providing our children with top notch health and dental care. Sincerely Our children need braces. Is there any financial aid available to help pay for them?

I don't know how I could make it, Financially if it weren't for the hawk-i plan. My family and I are very fortunate to have health care coverage through the hawk-i plan. The only negative thing that I have experienced is with a daily prescription. When written a script for Zyrtec for my son, a 90 day supply, I could only get 30-days at one time, and because of the dosage being slightly increased, The Zyrtec ran out 2 days early, causing him to be without his allergy meds for the 2 day period. Thank you for continuous health coverage on my children!

Prescription drug needed- concerta not available to both my children, we must us medicate, but get more stomach aches + headaches with this medicine.

The vision plan is very inconvenient to use. The only provider we could access required a 45 minute drive to Cedar Rapids, an area with which we are not very familiar. The care we got was substandard. The glasses were poorly fitted. hawk-i's vision care program needs improvement with more choice of providers in Iowa City area.

The insurance coverage is great on my kids. Know I can take them to the doc. when needed without worrying about how to pay it. I just wish you had some kind of coverage for us adults that can't afford to get their own coverage. I know some adults that don't go to the doc. unless they have to because they can't afford to get coverage and/or go to the doc. when needed, for annual checkups, test & exams. So if you have a way or coverage please let me know.

Excellent insurance coverage.

My child has had chiropractic care since she was born and now she can not have it under the John Deere program this is really not fair for people who believe the chiropractor can help without using medications My child suffers from migrains and now she has to be put on more medications because she can't have the chiropractic care that keeps the headaches away. Now she misses school because she gets a migraine and can not get an adjustment and has to take pills that put her to sleep. Before she would get a migraine and we would take her in for an adjustment and the headache would go away there was rarely any need for the pain pills.

The program provided through hawk-i is awesome. It is really great to know and have something for families and their children. It really does help take the stress off a person. The coverage provided is great! I have nothing but positive reply towards to program. Thanks for Everything!

It would have to be the dental plan. My son had his check up in Aug and in September he broke his tooth in half. The dentist thought we might have to do a root canal. But we didn't have to. But we had to pay for the dental visit and the visits with the specialist. I think we need to account for accidents and checkups differently, which you do not at this time. You would only pay for one visit within 6 months.

I really like the Ins. but I couldn't go to our family dr. we had been going to for 17 yrs. And it is the same miles as to go to him and the pregnancy and birth of our children. It really upset me that
we couldn't go to him. we are still seeing our same eye dr. & dentist that we have had for a long time to. Their business are in the same town that our old dr. is in. I just wish we could still see our old dr. He knows what our family has been threw. I like having the dental & eye care, other wise we probably wouldn't be seeing either one of them. Thank you.

I feel very fortunate that my son is enrolled with hawk-i. the policy that I had him on at my place of employment was $292.76/ month for medical only. In looking at other health care, insurance companies do not want to cover any unusual health benefits(he is ADD) Prior to having hawk-i, I paid for his dental care(now he is covered!) Thank you so much!

Our hawk-i health plan has helped us so much. I work part time to avoid extra child care expenses and my employer does not offer insurance for part time employees. My husband has not been at his new job long enough to get insurance and its difficult to get insurance for CHILD's biological father was laid off and is not able to supply CHILD wit health insurance. CHILD is hearing impaired, he wears hearing aids and needs testing. He has ADHD and is on medication- I would not be able to buy his meds without insurance. The hawk-i plan has really made a big difference in our lives. It's hard to decide whether to provide my son with his ADHD medicine or make sure our electric bill is paid.

I would like to say thank you because without this insurance coverage, my daughter would be without insurance. So Thank you very much.

I took my son to see his eye doctor-after the appointment was told because I live in a different county than the doctor hawk-i would not cover the exam. -I don't like that now my son cannot use the family eye doctor(who happens to be the closest & is covered under hawk-i for Fayette residences) I was unhappy when notified that I have to be $10 a month now-because my older son no longer count in your family formula even though I now have to pay $250 mth to cover him on my policy at work. Since he is still my dependent-he should count & the fact that I have to pay for his coverage that amount should be subtracted from my income to decide if I have to pay for my younger sons coverage.

The only problems I had was not having coverage for learning disabilities and not covering speech evaluation or treatment. hawk-i has been such a blessing & relief for our family- insurance costs were se expensive & prohibitive and having excellent coverage for our son has been wonderful. Thank you!

We need coverage for the parents I am disabled and my wife is metal but no ins. the only problem I have had with my son's health program Is he takes concerta for his ADHD. We have had such a positive responds with this for treating him. But, our coverage does not cover the cost of the medicine. This has been a problem for us at times since this medication is expensive. Running $90 or more. But I do not wish to take him off this since we have seen such a positive responds with concerta. I would just like to know why it is not paid for by my coverage other than coast. Thank you.

I like the fact that I can not worry about my children’s health or dental wellbeing. I would like to see braces added for a lot of children do need them and can’t afford them. Thank you so much for hawk-i. Have really appreciated the coverage it is very comprehensive. Thank you again.

hawk-i has been a lifesaver since my husbands layoff. We went w/o insurance for the kids for over a year before we got hawk-i. It has been a tremendous relief knowing that I don't have to
worry about their coverage anymore. I look forward to my husband graduating from college & obtaining a job so that we may again have our entire family covered by health insurance. My husband & I have been w/o insurance for almost 3 years. I'm ashamed to say we haven't been to the dentist or had any preventative care physicals since we lost benefits in 2000. Because of hawk-i I'm grateful that my children have not been without these cares.

The medical insurance is great. The dental is not as great. My children have had several dental problems costing much more than the $1000.00 limit. (the $1000 was a great help but it would, of course, be better with a higher limit.) Thank you for the help!

The hawk-i program is a wonderful program. Our plan did not cover chiropractic which would be nice, but that is minor for all that is did cover. If the coverage provided us and the caring nature of the people we dealt with was superb. We had to see specialist and my daughter needed surgery, I did not have to stress about how I could pay for it as hawk-i covered 100% of it. She had the best professional care possible and I am grateful for that. Thank you!

It has taken a load off my mind. My son takes 3 medication that cost about $400 a month and I'm a single mom trying to make ends meet. I was unhappy about the limit allowable to be spent yearly on the dental. Child had more done to teeth than the plan paid for. Had to use a special dental credit card to pay for it. Was unable to receive any coverage on an eyeglass prescription for this child because he'd had an exam less than one year before. His prescription had changed enough that his lenses went from single vision to bifocals. With school starting soon it was absolutely necessary that his glasses were covered and that he would be able see and read in class. The cost of out-of-pocket expenses to me was $200 because of no special exceptions to our insurance.

The hawk-i program has really brought my peace of mind. My son's friend recently broke his leg while skate boarding. If we did not have hawk-i my son would be prohibited from skateboarding. (That doesn't mean I don't still worry however!) The annual school physicals does not mean I have to make a choice between paying a bill or getting him his physical! The only negative thing that I can think of is my son's need for braces. He is very self-conscience about his crooked teeth & tries not to smile. I wish there was something I could do to help him.

I like hawk-i health plan, I am only disappointed about how you are only able to get prescription medications only at a few pharmacies in town.

The hawk-i program has helped us a great deal w/ medical coverage. We appreciate it very much. Thank you.

I want to thank you for coverage on my child and I wanted to tell you that I going to have next year another baby, and am going to be needing coverage for that child to. Thank you so much.

I like the medical & dental & prescription coverage; but I'm not clear on the vision coverage and eye glasses.

We loved the hawk-i coverage. But it only covered half of our family members & the other three of us have temporary (very cheap) major medical coverage that covers nothing so we have 3 members well cared for and 3 doing without care. The policies that we have for temporary coverage are $157 per month for Rich &I. Nick has to buy hers separately. The only way they would ever cover anything is like if we were in a car accident or were injured seriously. I'm 42 yrs old & have never had a mammogram because preventive care would all be on our nickel and we just don't have the money to do it as we were on unemployment for 21 weeks. The
only other criticism I have of the program is the difficulty we've had in reapplying for it. If you have a relatively new job, it's hard to prove eligibility. Trying to come up with some sort of documentation that proves we still qualify has been extremely stressful. I jump through the hoops but nothing I've sent in seems to be good enough. I can't force our employers to do what's necessary to provide that proof if they don't want to.

My son ended up in the hospital after passing out at school from an undiagnosed illness. I was very concerned about the financial strains this would put on my already tight purse strings. There is also a stigma attached to being on a government funded program. I was concerned about my son receiving less than adequate care because of this stigma. It all turned out to the best health care with the finest professionals I have ever come in contact with! A previously undiagnosed conditions was named. We were then put into counseling sessions with an asthma counselor. I have learned more the last 6 months about my son's health than 6 years prior, and all this with no out of pocket expense. My son in on multiple medications I would not otherwise be able to afford. This program has been a god send! Thank you so much for peace of mind, hawk-i!!

Just like to say that hawk-i is great. I have not had any difficulties with doctors, hospitals, prescriptions or specialized services, such as his ear, nose, and throat specialist. The ENT was well-known & highly recommended by others. hawk-i has been a blessing for my child's healthcare & a financial relief. Honestly, the coverage is better than my HMO! I get through my employer! With mine-everything seems to becomes a battle over what should be covered. With hawk-i, I feel like whatever my child's needs are, I know that the one thing I never have to worry about is if it will be covered It helps me to feel secure in that and to better tend to my son. I feel disappointed with the thought that there will be the day when I may not qualify anymore, as the coverage is so great! I also want to thank you for the program and helping lower income children have the opportunity to receive top health care and for giving us parent that work hard a break!

Wellmark

It would be nice if acupuncture was included in the plan as well as alternative medicine providers. That is mostly who we utilize but have hawk-i in case of an emergency -also Blue Cross seems to think were constantly cancelled Its discouraging The most irritating thing is that you don't ask for the parents names--- instead Head of Household. That is really Sexist & or assuming everyone is a single mother. I do everything- my husband barely knows were on hawk-i & my name is mentioned nowhere on the application Other than that were appreciative of the Insurance & thank you.

I love the hawk-i Health plan. Working at a local Head Start I send many in to check it out. I do however not like the prescription plan. My child has allergies, & Asthma. When he catches a cold it sometimes is more then just a cold. My plan does not cover many of the drugs he needs for routine preventative reasons. I’ve had to pay full price for his Zyrtec. I’ve had a doctor request Singulair chewables be put on the list, until then I must get samples. Also he is allergic to penicillin & because of this I have a very tough time getting the antibiotics he sometimes needs. I feel hawk-i needs to provide a larger choice of meds for the children who do not fit in the normal category. Another option I am willing to accept is a prescription co-pay. If we could have a larger selection of drugs available, I would be happy to make a co-pay. Thank you for your time & even with this problem I will still send families your way because I think it is a wonderful program.

The prescription plan isn't very good because I can't get the medicine needed to help with my daughters health problems. I would rather pay more the get the generic ones. Everything else is excellent. Thank you for providing this program for people in need. Thank you.
We have had a very good experience with **hawk-i**. Our daughter needed a prescription drug that was not on the preferred drug list. Her Dr. wrote a letter requesting the drug to be paid for, because we can't afford it. It is now paid for. Her Dr. felt she would be helped by this drug and it has been very effective. We are very grateful for the **hawk-i** health plan because we can afford it. Our daughter was not covered by insurance until we found this. Thank You! The only problem I've encountered is when I've called the helpline. They don't always have their facts right. They don't always call back when they say they will.

I'm sorry but I have been upset w/your prescription plan. It has been a let down. The last 3 times we've taken our children to the Dr. the plan has not covered our prescriptions. We really appreciate having **hawk-i** & that is my only complaint. Thanks.

I like the fact that I don't have to fill out any paper work when the kids go to the doctor. I appreciate that the doctor gets paid directly. Twice this past year the doctor prescribed medications on which there was no generic. It was hard to come up with the $40 to pay for them. I called and had the doctor appeal. Once **hawk-i** paid for it and once we had to pay for it. I feel that if the doctor feels that a specific medication is best for your child the insurance should cover it whether it is generic or not. For example, my son had bronchitis and was given a name brand drug (I can't remember the name) then **hawk-i** on the appeal said he could have taken Zithromax (generic). Well, he couldn't take that because he had an allergic reaction to it. I'm glad to say the name brand worked well. Also, when we went to the dentist I had to pay $40 for fluoride because the kids had had it less than 1 year before. I didn't realize there was a time frame on this treatment. So next time I will inform the dentist not to fluoride except once a year-again the treatment being determined by insurance not by the best judgment of the health provider.

I think **hawk-i** is a great program. the only change they made that affected me was the generic drug program cause my son has had trouble with asthma and they don't have medicine in generic form for him so had to pay out of pocket for his medicine. He is growing out of it so far is seems but since I have asthma he may always have trouble with it. But all in all I am greatful for the **hawk-i** coverage that we have, it has helped us out a lot. with medical expenses.

I am so happy-just thrilled with this plan! It is great for a single parent on a fixed income. Everyone is so helpful & professional, when I applied it was so easy & fast. I think that it is strange that the plan does not pay for the prescription-Amoxicillin-it seems like whenever you go to the doctor with a child, that is what they prescribe. Also I was wondering on Dental care why the plan will only pay for fluoride treatments once a year. When our dentist recommend a visit & a fluoride treatment every six months? Excellent program-I hope it is around for a long time!! Thank you!

I was a little disappointed that my **hawk-i** health plan doesn't pay full amount of brand name prescription medicine even when there isn't a gen. available, but other then that it's just wonderful that I can get this ins. for my kids. Doctor bills are so high without health coverage, and some times before they had ins. we'd have to hold off on groceries for an extra week. We never had to go hungry but we didn't have much to choose from. So I thank everyone that made this plan for me and families like mine that struggle for every little thing we get and still seem to go no where. Thank you very much.

I wish they would help me pay for braces. My daughter has been seeing an orthodontist for 2 yrs, we have pulled permanent teeth and tried everything to keep from braces. Her bottom teeth were cutting into the roof of her mouth. We then had to put braces on. I feel that if things are this serious **hawk-i** should help some. I am a widowed mom on limited income who is going to
college after leaving a job for 11 1/2 yrs. as a manager and only making 7.50/hr. I support my children and don't apply for any other programs. Thank you!

My daughter has serious Acne problems. They are deep under the skin-not a pimple. She would like to get treatment. Also she has front teeth that over lap and a space. She would like to get braces. The dentist thought so too, but hawk-i does not cover. She is active in sports and also needs contacts, Does hawk-i cover this? Thank You!

The only problem that I have is with pres. drugs. My doctor only prescribed what works for my children and it is not always generic. If this is what my child needs then hawk-i should cover it. Instead you don't I have to come up with $70.00 every time to pay for it. Medicine is spendy and I don't always have the money so if you guys could cover it, it would be nice. Thank you for listening.

_hawk-i_ is a great plan. I wish it included adults and orthodontist services.

The dental coverage wasn't enough to cover my son's wisdom teeth being taken out. We still had to pay $400 BUT it was GREAT to have $1000 of help! My three children are covered by hawk-i health and dental plan and it has been a tremendous weight lifted financially in our family. With two major occurrences healthwise, I am very thankful that this program is available. However, I have a 12 year old who is currently in the need of braces and I've been told that orthodontic services are not covered under the plan. With this being my only complaint I thank you for allowing my children the health care they need.

The Dr. did know of any prescription that would be paid for by hawk-i so we had to pay for the medication. After Dec. 02 we no longer received Social Security for CHILD. We had to go to over the counter for allergy & asthma medicine. Per haps the Doctors could have more information on substitutions for the medications. We have been very fortunate that CHILD has not ill so we haven't had to use this plan except for dental & vision and allergies. It is heaven sent for so many children who need it and so many parents who really have to decide if it is food or a Doctor for their child. Keep up the good work. Thanks.

I appreciate this health coverage for all 4 of our children. The only problems we have encountered with it is the prescription plan coverage. Most of the med's that at least two of my children need are not covered by hawk-i coverage. They are medically not able to take the generic due to allergies or the generic meds do not help them. This means we have to pay the entire cost of the med's. This is an extreme worry as we do not have the money and they are on them or should be quite often. The other concern I have is orthodontics. Since the children cannot be on any other dental plans + still on hawk-i, I have 2 sons that need very badly ortho treatment, but cannot get it, due to finances. Thank you.

My child has ADHD, ODD, Bi Polar There are reasons his body has to change medications on a regular basis. His liver process things very quickly & he seems to become resistant to medication after so long. That's one of the reasons they have to change his every so often. Also because they keep developing new & better medication the Drs try to give him things that have less side affects & complications. also he has taken medication that caused large weight gain & caused his breast to enlarge. The doctors here & Iowa city said that they could help him by having breast reduction. But Medicaid & hawk-i would not pay for it. Michael has had enormous school problems fitting in & being picked on & bullied on a regular basis & he doesn't like going to school because of this. It causes him great distress, depression & anxiety. It hard enough being a kid today. But being picked on because your physically different is very hard. The doctors wanted to put him on a weight loss medication. hawk-i said no. the weight will only cause more
problem for him as he get older & will affect his health in many areas. Preventive Health Care would benefit him. Thank you I'm telling you two areas of concern but in other areas hawk-i has been a real blessing to me.

My child desperately needs the services of an orthodontist! To help his speech & sleeping habits & eating habits NOT to mention a good smile to help him in his social life as an child all the way through an adult Thank You. I wish we could get him on a dental program. To get ck ups and such. Thanks Again.

The hawk-i plan is wonderful. I have had a lot of trouble finding generic forms of some drugs and have had to pay close to $300.00 out of pocket for prescriptions. We also have paid about $200.00 for dental care that was not covered. The helpline is not very helpful at all. I and the pharmacist both had trouble with them and thought they were rude. They kept referring us back to the doctor instead of telling us what drugs were covered. Resulting in a two hour ordeal. A second incident was not much better. The price and the amount of coverage has greatly relieved our financial burden. We truly appreciate this program.

I wish it would assist with orthodontics- other than that I am very greatful for the hawk-i program. Our healthcare plans thru our employers are too expensive & I feel much better knowing that at least my children have good healthcare coverage. Prior to the hawk-i program there were times I had to NOT take my very sick child to the dr, because I couldn't afford it. Thank you for the hawk-i program.

I am really happy with this insurance. The only thing I wish that the paid was for braces. My oldest daughter had them before I enrolled in this plan and they are not a covered item. So I pay for them out of my pocket. The braces have helped her feel much better about her appearance which makes it worth while, they cost me 90.00 a month but well worth the money because they really make her feel better about herself. The rest of the insurance I am very pleased with. Thank you.

I think the hawk-i health plan is great! The only thing I dislike about it was that when ever my son had an x-ray the plan would not pay or even reduce the cost for the person that read the x-rays because they were from the Decorah Clinic and I could not find anyone that would help me in this matter.

Think the plan is great for doctor's/hospitals visits but the med's stink as for what you will pay exp. my daughter was on a great med and you wouldn't pay that cost me a lot of money & then I could no longer pay for it. so she had to go on something you would pay for now she has to take more meds to help her I think that the cost of two med is probably more than the one med in the first place.

#59 prescription I always get generic brand but sometimes the medication is not available in generic. I have no choice but to get the brand name. Sometimes choose not to get it because of the cost is to expensive I think you should revise your plan & help out in the cost if no generic is available. Same thing for the vision I know you only pay for one exam but what if its necessary to keep up on eye change-III probably choose not to take him every 6 mos because of the cost. I thought this program was there to help the low income. If you already low income you may not be able to pay the fee not covered by insurance. I think you should revise your plan & help out in the cost of an extra eye exam. #60 This a great plan, but because of my remarks on question 59 I rate it a little lower.

4th hawk-i Comments Report
The only thing I have had problems with is the prescriptions. They are never under the hawk-i insurance. I have had to not get 2 certain prescriptions because of coverage. A lot of the medications are not covered. Thank you.

It is wonderful having the plan. It is generally easy to use, and pays on time. We did have a great deal of problems getting proper medication approved, that led to a HUGE concern about my child. My child’s physician know him well, and had tried three different generic medications and they did not work due to side effects or non-compliance, which had been documented previously. I feel w/ hawk-i had requested medical records they could of found this out and my child would not have had several days of vomiting & diarrhea, and attention & behavior problems. Over all this plan is fantastic!

We were disappointed that hawk-i didn't cover the vision checkups for our children. We do appreciate the coverage for dental checkups.

My daughter was taking medicine for breakthrough bleeding and acne with great success, but hawk-i doesn't cover it, so she has now severe acne & lost her regular period on the approved prescriptions. So we will be paying out of pocket for the correct medicine for her, which is too bad because they were combined in one prescription.

We have appreciated the program and are thankful that its resource is available when families are in need. The only disappointment was when we needed prescriptions or dental coverage(orthodontic) for the kids. The pharmacist usually was able to refer us to something over the counter to do similar results. All in all I am thankful it was available when we were in transition for employee health care for the family.

Certain prescriptions hawk would not pay for & my daughter has allergies to a lot of medicine the one they put her on which they had no choice wouldn't pay. I do believe maybe now they will. Zythromax My other daughter was prescribed a antidepressant which hawk-i wouldn’t pay. I followed procedure & letter from the doctor & with no problem they did cover it. This has been a bless for me - my family. This year was not the best with the ins my kids were on it helped tremendously. I hope they can continue with it or they simple wont have any. As is Ins is the expensive where I may not have any soon. Thanks so much.

I really like the coverage but would like to see more allergy coverage. My sons both have a hard time with allergies and could use prescription strength allergy medicine and we can't afford some of the prices on the medicine. Thanks for all you do!

The hawk-i program is great. There was only one small problem. My son needs braces on his teeth as he bites his lip due to crooked teeth. The Welmark plan would not cover it. My children are now on Medicare due to the loss of my husbands unemployment.

the fact that there is a program for low-income families that allows medical coverage of kids has made my job of being a single parent much easier to bare. Of all the things that I am depended on to provide my children, medical insurance is the one thing that I would not be able to provide if it wasn't for your program. thank you!!! The only down-side I have found with this insurance is the prescriptions. Generic prescriptions are not always available for whatever medical problem that may occur. Brand name drugs are sometimes the only option and some have a very high price.

The only real problems I had with hawk-i was several times the doctor wrote prescriptions that weren't covered by hawk-i and I would have to go back and get another prescription. That was frustrating when you have a sick child and they have to wait even longer for medicine while you
make another trip to the dr office to get a new prescription. Also the dental coverage isn't the greatest.

My child has had dental problems in last 12 mo. just want to Thank-you for having us on hawk-i. Thank you.

My family and I enjoy having hawk-i insurance otherwise we would be paying a lot more for insurance. The people at hawk-i are friendly and knowledgeable. My suggestion would be to allow more than one visit per covered period (1 yr) for vision care and dental care my son wears eyeglasses and we have a visit every 6 months or more for him. Also going to the dentist every six months, would be better than once a year too! Thank you for making affordable health insurance for my children.

It was very helpful to us when CHILD needed a very expensive medication, that was not okayed to have it excepted by your Pharmacy reviewers. We would have been in trouble without the help of hawk-i. My Husband has had trouble with work and no insurance for 1 1/2 years now. Thank you.

After our daughter was accepted into the hawk-i program it took 3 months(approx.) to receive the insurance card and information regarding the health plan. I made numerous phone calls to both hawk-i and Wellmark to get it straightened out. During that time period it was necessary for us to pay for some expenses ourselves. #Our daughter is greatly in need of orthodontic services due to overcrowding in some areas and missing teeth in another area of her mouth. However, we are not able to pay for these services, and hawk-i does not pay for these services either. #there are times when a generic drug is not available and hawk-i does not pay for most name brand drugs. The above items are the difficulties we have experienced with eh hawk-i program. Other than those problems, we are very satisfied with the program. It has helped our peace-of-mind to know that the children would be able to receive medical care, especially if a serious health problem developed. Now, if only there was a similar program available for my husband and myself, our worries would be tremendously reduced. (My husband's prescriptions alone cost $450-$700 per month, which we pay entirely out-of-pocket with no assistance of any kind.) It helps to have the children's expenses under control with the hawk-i program, otherwise we would have that to worry about also. We appreciate being able to continue taking our children to our family doctor(as opposed to having the children assigned to some other doctor).

The only problem I have had with the insurance is with prescription medicines. In July it was changed to mainly generic medicines and I was sent a list. I carry that list with me all the time. There are many times the doctor has had to go to a different medicine because the one they wanted to use was not covered. One main example with another child was she was admitted to the hospital for breathing difficulties & was released they had to switch the medications because it wasn't covered. The list is a very nice thing to have but its on 8x10 paper and doesn't fit well in my purse. I would like to have a new list sent but smaller. Otherwise I have really liked my hawk-i plan.

My only dislike is that some medicine is not covered or not covered because of the way the doctor writes the dose. I feel if it is prescribed a certain way it should been given that way not have to change it because that dosage isn't covered. I also feel people should gets lists of what’s covered and what’s not covered.

My youngest daughter is receiving care through shriners hospitals for her hands. Last year she needed a new brace for her hand, we wanted to get it done at our local hospital instead of driving
to St. Paul MN. But because hawk-i would not cover occupational therapy supplies we ended up going to St. Paul anyway. That has been my only complaint of hawk-i insurance.

Some of my daughter's prescription medications that she has been on for years are not covered. Otherwise the plan has been wonderful.

I would like to see braces partially covered under this program. It is very expensive and at this time my son has not yet received them, because we cannot afford the full price.

I think hawk-i is a great program. the only change they made that affected me was the generic drug program cause my son has had trouble with asthma and they don't have medicine in generic form for him so had to pay out of pocket for his medicine. He is growing out of it so far is seems but since I have asthma he may always have trouble with it. But all in all I am grateful for the hawk-i coverage that we have, it has helped us out a lot. with medical expenses.

I just want to thank you for this program, without hawk-i I didn't know how my son would get medical dental help when needed. Although CHILD is healthy, there are those times when you need a doctor and he is an active child. You never know with boys and accidents. I myself can not afford insurance, I only work part time and when I had insurance through a independent company they would raise the premium and it paid for a very little so I had to cancel. Knowing CHILD is taken care of helps me a great deal. Doctor bills for me are enough of a strain. Thank you very much.

The hawk-i health plan is wonderful. The only problem is my son has allergies and needs medicine but none of the allergy medications are covered. Another problem is after sending in all my information for my son's renewal, they dropped him because they said they needed more info that I did not send. I never remember getting anything else in the mail asking for additional information.

For dental I wish my children’s regular dentist accepted hawk-i Her name is Dr. in Red Oak. Thanks for everything. Didn't see letter and didn't realize the survey was in reference to CHILD-if you send another survey I will have her complete it.

I understand that the cost of prescription meds are expensive but there have been times that those generic drugs didn't work because she has used them before and they aren't strong enough. couldn't you use some kind of pre authorization in certain cases where the dr. feels that something stronger than cephalexin or amoxicillan would work better? What’s the use in taking your child to the dr if the only medication he or she can prescribe won't help them get better? That’s the whole reason for taking your child to the dr. to make him or her better. We've had to pay money out of our pocket that we didn't have in order to make sure our daughter got better.

I had a little problem w/me physician, Dr like waiting 3 1/2 hours & had to leave. They never followed up on him, he was on prescriptions for ADHD. I took him off because I was not going to waist my time from work to wait this long to see a Dr to have to get a prescription every month & have to lose my job. When I have called in it is sometimes hard to get a straight answer. I think for a single parent the yearly amount to qualify for this is to low. It should be a higher income decutions help but will kick me out soon probably. And to have him on my ins at work will go from 13.00 every other week to 100.00 plus every 2 weeks It's scary not knowing from yr to yr if he qualifies because of me.

he will soon be disqualified. He currently doesn't have access to any other insurance. I have 2 boys-they had insurance through title 19 medicaid for approximately 3 years when they were
toddler. Since then they did not have any insurance and neither did my husband or I. About 7 years ago he worked for a company that offered medical insurance but we could not afford to get it-it was very expensive for a family. All through my kids lives growing up we worried about being able to get or afford health care. Many times we did not take the kids for medical care unless they were very, very sick. It's such a horrible feeling to know that they need medical or dental care & you can't provide it for them. I wish we would have had this all through their growing up! This plan is wonderful! It’s also great that it has dental care. Does it have vision care also? I didn't know that. If I had, I would have taken my son for an eye exam. He will be 19 next week & no longer qualifies. Keep this program going. I’m sure it helps many people who would really have a problem affording medical care.

My child has started taking meds for ADHD & the prescription plan will not cover it because it is not a generic.

I think hawk-i is a great program it makes my life worry free to know I have health coverage for my children at an affordable price.

Like: I like the coverage with almost no deductible amount for me. (including medicine and dental). Most doctors accept it. It is paid in a timely manner there is an 800 phone number to call on the id card. I wish alegent hospital in council bluffs was in the network, because we always went there before-all my son's records are there. But at least there is a hospital approved in council bluffs. Dislike: My son had ADHD & has to see a psychiatrist monthly for a med check in order to get his medicine. The choice of mental health care is limited for hawk-i. I have to see Dr. John Rice at alegent health & pay for services, because the other doctor's office called my son an idiot. I won't go back there & I don't have transportation to go to Omaha. DDAUP medicine was not approved for bed wetting, so we had to go without for a while. But then your pharmacist did approve it after I sent a request from the doctor. I am currently waiting for approval of next year; I wish we could apply sooner, so we did not have to worry about coverage starting 4-1-03.

The fact that you only covered generic prescriptions was somewhat of a problem.... most of the time the doctor would prescribe a name-brand drug & I wouldn't remember to tell him that I need generic & most times I ended up pay 100% of a name brand prescription. (which would end up being $40 or more each time.)

This whole prescription drug coverage (i.e. generics) only has to change. There are certain medications where no generic is available. It is hard to hear new reports about how Iowa has to give money back to the federal government for the hawk-i plan because they can't find enough children to cover. Why not spend that money on prescriptions, or else offer a co-pay program like $25 a prescription for non generics. Also try to buy a pair of glasses for $100.

I feel truly blessed to be given the ability to care for my children's health. I have 4 boys. One of them has ADHD and requires treatment and medication continually. Another one was born with a birth defect which resulted in several surgeries and ongoing treatment. The medical costs before hawk-i caused us great financial hardship thanks to this program this past surgery went smoothly and was less worrisome. And thank the lord should be his last. Thank you.

I wish that our entire family could qualify. hawk-i has been a blessing to our family. It is also nice to have the bc/bs coverage—I feel like we are accepted better than if we were MediPASS or Medicaid. Thank you so much for you assistance!
We did call around to find a participating office for eye glasses—we did find an office that participated. Thank you.

The only problem that I have is with pres. drugs. My doctor only prescribed what works for my children and it is not always generic. If this is what my child needs then hawk-i should cover it. Instead you don't I have to come up with $70.00 every time to pay for it. Medicine is spendy and I don't always have the money so if you guys could cover it, it would be nice. Thank you for listening.

When my child needed glasses we had to pay for them and then we were reimbursed. Then they sent the check in my child's name and they sent it to the eye doctor at shopko instead of to my house and in my name. The dental coverage wasn't enough to cover my son's wisdom teeth being taken out. We still had to pay $400 BUT it was GREAT to have $1000 of help!

I first apologize for taking so long to get this back. Second- I wish there was a way to help me pay for my sons prescription. He is on Concerta & it cost $97.31/month. but Concerta is the only medication that is on the market, which releases through out the day. Unlike riitalin.

My three children are covered by hawk-i health and dental plan and it has been a tremendous weight lifted financially in our family. With two major occurrences health wise, I am very thankful that this program is available. However, I have a 12 year old who is currently in the need of braces and I've been told that orthodontic services are not covered under the plan. With this being my only complaint I thank you for allowing my children the health care they need.

I would hope at some point that ortho appliances (braces) were covered. Applicable for children who need them.

The Dr. did know of any prescription that would be paid for by hawk-i so we had to pay for the medication. After Dec. 02 we no longer received Social Security for. We had to go to over the counter for allergy & asthma medicine. Per haps the Doctors could have more information on substitutions for the medications. We have been very fortunate that CHILD has not ill so we haven't had to use this plan except for dental & vision and allergies. It is heaven sent for so many children who need it and so many parents who really have to decide if it is food or a Doctor for their child. Keep up the good work. Thanks.

I wish they had a prescription prom for the drugs that are not covered by the Insurance Because we did not have any insurance for CHILD previous to hawk-i. CHILD had waited too long for dental care & was referred to a pediatric dentist for extractions & root canals etc. the hawk-i program pays for over half of these expenses, but our family still owes several hundred dollars to the dentist which we are currently unable to pay in full. We make payments but at this rate it will take years to pay this dental bill.

It is excellent coverage that I otherwise would not financially be able to provided. I do not currently get child support.

Being self-employed and a stay-at-home Mother, it has been difficult for my husband I to afford insurance for our family. hawk-i is fantastic, the coverage is great, care providers don't look down on us like title 19. Also, we like being able to pay the small payment each month for our hawk-i coverage. hawk-i has taken a lot of the worry that we had about our children's health care. Before, we hesitated to take them to the doctor if they were sick because it is so expensive!! They also can get regular dental care now, which they never did before.
I love the program—it is wonderful. What I do dislike is that the program doesn't pay anything on name brand drugs my daughter needed Tylenol w/codeine— it was $45.00, it was called a generic name though. She needed a med for strep throat— it was also around $45.00 and my son needed a med for some kind of fungus/yeast infection in his nose—we only needed a dab—it was also $45.00 that is a lot when you're not planning on it. I am a cma (certified Med Aide) but none of us know if drugs are generic or not, I think it would be better if we had a $10-$15 copay or something so we don't have to just go w/the meds for our kids.

The hawk-i plan has been the best thing to happen! I would not have been able to afford the extensive dental care we have had done, nor eyeglasses. Thank you.

1000.00 Limit Dental  NO Braces When you can't afford dental for 5 years 1000.00 is not much! We have to PAY out of pocket! 150.00 Eyeglasses & Appt NOT Enough to get glasses! $71 dr appt frames $50 & anything over 150.00 I pay! I have 3 kids in glasses!

Generic meds do not do as well for 1 child! She has a bladder control problem & the pill once daily works better! Cost of Living Rises but the limits do not!

I appreciate this health coverage for all 4 of our children. The only problems we have encountered with it is the prescription plan coverage. Most of the med's that at least two of my children need are not covered by hawk-i coverage. They are medically not able to take the generic due to allergies or the generic meds do not help them. This means we have to pay the entire cost of the med's. This is an extreme worry as we do not have the money and they are on them or should be quite often. The other concern I have is orthodontics. Since the children cannot be on any other dental plans + still on hawk-i, I have 2 sons that need very badly ortho treatment, but cannot get it, due to finances. Thank you.

Vision— She needed glasses. We took her old frames to save money. hawk-i paid for her new lenses but not the exam. You can't get new lenses without an exam. Now I owe $40.00 and don't have it. Doctor- Our family doctor takes hawk-i but not title 19. Our income now is low enough she must go on title 19 and cant get hawk-i so now we don't have a family doctor. Planned Parenthood- hawk-i used to pay for depo shots, now they don't so no birth control is available from Insurance side If they don't cover this I'm afraid of a pregnancy the state might have the fund NOT a good pay off. This Questionnaire- Questions need to be asked more about the payment side not just about the sickness. If my child needed emergency care- Its available thru hospitals—they don't turn you away. When you present what type of insurance you have they either don't take it or only pay a little. they meaning Doctors-Dentist. My daughter needs braces but we can't get it. I called Iowa City. The said a 3 year wait. I called back and said I have Blue Cross Blue Shield, they said 2 week appointment. Your type of insurance does matter.

I don't like the fact that hawk-i only covers generic drugs. I also think that hawk-i should cover physical examinations. My son had to have oral surgery done. My son had to have a physical two weeks prior to make sure he can have the anesthesia drugs. hawk-i Dental wouldn't cover the exam because it was done by a medical Dr. I can't pay the bill & now my child couldn't have a follow up until the bill is paid.

Yes, this a great Insurance coverage is there anything available for adults? I am just very nervous we Won't be able to qualify again for this insurance and they found my one daughter needs another ear surgery and we can not afford it, if we don't qualify and her hearing will continue to deteriorate! We would like to thank you for your great help over the last year.
No coverage for hospital charges-difficulty resolving issue with doctor's office. We like the coverage for irsits, although prescription coverage isn't the best in my opinion. The zyrtec allergy medicine and the agumentin allergy medication and antibiotic that seems to work.

I have found that the prescription coverage is very limited. I have had several occasions that the hawk-i program paid nothing for prescriptions that my doctor felt necessary for my children. The cost of some medicine is very high and it would be nice if there were more coverages for prescription drugs. It has made a financial hardship on us when the medicines have no coverage.

Thank you for helping me out with the hawk-i plan. I am a single parent. My work offers health insurance at a rate of $55 a week. I only make 8.25/hr @ 30 hrs a week. There is not way. I would afford health insurance. My son would not have health/dental insurance if it wasn't for you! I know how costly it adds up. paying for medical/dental Bills- I have no ins. too! I am very happy with hawk-i. Thank you!

I wish we could get him on a dental program. To get ck ups and such. Thanks Again.

I think that if a doctor prescribes a medication that isn't in generic form the insurance should pay for it.

It has been wonderful to not have to worry about the high cost of insurance for our children. The prescriptions for medications are my biggest problem. Often I have to pay for meds because they aren't covered by hawk-i. Otherwise I'm very happy-All children should have coverage like this.

I used to constantly worry about my son getting hurt or sick, when I had no coverage for him. I've had a lot of medical debts through the years d/t no insurance coverage, this is a blessing. Now. I worry if funding for this program will get cut. If only the people that make cuts could understand that preventative care, really will help to keep medical costs down, hawk-i is a very good program!

The hawk-i plan is wonderful. I have had a lot of trouble finding generic forms of some drugs and have had to pay close to $300.00 out of pocket for prescriptions. We also have paid about $200.00 for dental care that was not covered. The helpline is not very helpful at all. I and the pharmacist both had trouble with them and thought they were rude. They kept referring us back to the doctor instead of telling us what drugs were covered. Resulting in a two hour ordeal. A second incident was not much better. The price and the amount of coverage has greatly relieved our financial burden. We truly appreciate this program.

If the hawk-i program was not around my child would be without healthcare coverage. My previous insurance had writers against certain medical conditions my daughter has. hawk-i has enabled me to take my daughter to get this care. This is a wonderful program and I don't know what I would do without it.

One of my children has a prescription medicine he need to take and no generic made—Zolof—therefore, we have to pay more $ because insurance won't pay because not generic brand. I wish there was some kind of plan for adults. My husband does not get benefit of insurance at his employer, because his status is considered part time. I currently work at a health care facility that does have benefits, but I can't join my group because they don’t have open enrollment and in order to join you have to have an event (job change, death, etc)--and even if I was able to join, I couldn't afford it because the cost/month is too high and deductibles are outrageous.
We appreciate being able to have this coverage on our child during the last year when we were having financial problems. We however are over this difficult time and no longer need this assistance. Thank you very much. (the child is now covered under a group insurance plan from work).

I am extremely grateful for the hawk-i plan, it has made all the difference in the world. Before this coverage, I would wait to take her to the doctor to make sure I had enough money for prescriptions. CHILD has recently got her tonsils out, and I didn't have to stress about anything but her well-being and trust me that was enough for me. To whom it may concern. I just want to say Thank-you!

This health plan has helped us tremendously! We don't worry about co-payments and /or if the plan will pay. Our plan the children were on never seemed to cover anything. This is a godsend for us. We are currently trying to save so we can put braces on our daughter who desperately needs them- it would be helpful if the plan could cover something on them.

My daughter, has ADHD and is taking Ritalin SR. We want her to take Strattera because it is not a controlled substance and the Ritalin is only effective until 3pm when it is supposed to last all day. hawk-i won't cover Strattera because it is not a generic drug and it costs $100 per month for us to pay for it. and we can't afford it. There fore she is stuck with Ritalin which is not very effective and there is nothing we can do about it. I think hawk-i should cover non-generic drugs if there is no other alternative. What if my daughter was allergic to Ritalin or her body doesn't respond to it. Then what would we do?

I have been very pleased with the hawk-i health plan. I especially appreciated how affordable the plan was and the wide range of coverage provided. I would like to add that it would be helpful if there was coverage for students attending college. That is, I wish there was coverage for students until they completed college as they are often still dependent on their parents for their financial, including health care, needs.

hawk-i had been a definite plus for our family. As a stay-at-home mother with a self-employed husband, one income is a concern when trying to provide for 5 children. hawk-i has been a way to help us with that expense, especially when a specialist is needed. It eases my mind, not having to worry about how to pay the children’s medical expenses. And on the rare occasion the insurance does not pay 100%, it is much easier to make a partial payment than a full one. We have had nothing but good doctors and coverage since our children have been on the hawk-i program. Thank you!

This coverage for my son has been a Godsend. We are very appreciative to have it. I really don't know what we would do without it at this time. Thank you!!

Wish you would come up with health coverage for adults.

It was very helpful to us when CHILD needed a very expensive medication, that was not okayed to have it excepted by your Pharmacy reviewers. We would have been in trouble without the help of hawk-i. My Husband has had trouble with work and no insurance for 1 1/2 years now. Thank you.

This insurance coverage saved our family from so much stress and heartache. We thank you so much for this insurance. Iowa should be proud to have a program like this and I hope for other families that you can keep this program going. Thank you so much.
The only thing we ever have had trouble with is sometimes since CHILD is allergic to penicillin-the prescriptions that we use instead are not covered by hawk-i. Otherwise we love this plan and it reduced our worry about paying the high price for affording health insurance for the children.

My family and I enjoy having hawk-i insurance otherwise we would be paying a lot more for insurance. The people at hawk-i are friendly and knowledgeable. My suggestion would be to allow more than one visit per covered period (1 yr) for vision care and dental care my son wears eyeglasses and we have a visit every 6 months or more for him. Also going to the dentist every six months, would be better than once a year too! Thank you for making affordable health insurance for my children.

I really like what hawk-i covers for the children. The 20-p/month is very affordable but it has been twice that hawk-i has gotten our yearly income wrong and then denied us coverage—so we have had to reply 2x. it gets old after awhile wondering if your children will have insurance or not. We have not yet had to use hawk-i coverage- Doctors office as our children have been healthy. We also pay our month fee on time. Just make it easier on use when applying—simplify.

Most of it is wonderful. A couple of concerns we have encountered: 1) a medication my child needed to take had an out-of-pocket cost of $80.00 so we had to change to a medication that was not as effective. 2) my child has a bad overbite that causes problems now & as the dentist explained will be worse in the future. We can't afford the out-of-pocket costs needed for orthodontia.

This is a wonderful health plan for struggling families & those with children who have a very serious medical condition. My husband has insurance for us through his employer, but we were forced to put our children on a different policy because our son has had a liver condition since birth. No insurance company wants us, even though he has been stable for 2 yrs. now. It is a relief to have an insurance company that cares about children & working families. I do however, have a complaint. Last year when we applied & this year, we have gotten the run-around from hawk-i representatives. They were very rude when I called to ask questions & when I would send in paperwork it never seemed to be what they had originally asked for. I was sent on a wild goose chase & was often told there was nothing else they could do. What I couldn’t make them understand was that with my sons pre-existing liver condition he couldn't have a lapse in coverage--but it would take another 10 days before they knew if we qualified. The information was faxed in & she had it right in front of her, but she told me she couldn't help me. She wouldn't even direct me to another representative. She told me to keep calling back. This has happened 2 yrs. now when we have applied. The representatives need to be more sensitive to the customers needs.

Due to wellmark’s generic drug program—the prescription drub 'augmentin' was denied payment & I had to pay the full amount for the prescription—which was around $50—for a supply. At the time it was a financial hardship to pay—but I did choose to get the prescription for my child and put off another bill I had to pay Seemed odd to me that augmentin would not be a preferred drug when an illness calls for this strong antibiotic. I found customer service helpful when renewing my children's app. Wish wellmark were as helpful.

I like that the plan is inexpensive and covers a broad range of medical services. Few plans now offer dental, eye and chiropractic, and if the do, there is a large deductible and/or coinsurance.

hawk-i Health has been excellent for the care of my daughter. The stress of worrying about taking her to the doctor and the expense is gone. This is an excellent plan and we would have really been stressed if she did not have this coverage. Our family is very grateful. Thank you.
The fact that there is a program for low-income families that allows medical coverage of kids has made my job of being a single parent much easier to bare. Of all the things that I am depended on to provide my children, medical insurance is the one thing that I would not be able to provide if it wasn't for your program. Thank you!!! The only down-side I have found with this insurance is the prescriptions. Generic prescriptions are not always available for whatever medical problem that may occur. Brand name drugs are sometimes the only option and some have a very high price.

I will tell you that I had only paid $10 a month but was still cheaper than buying prescriptions and paying for the doctors office and never had to worry that my daughter wasn't going to be taken care of. Thanks!

The hawk-i program is great. There was only one small problem. My son needs braces on his teeth as he bites his lip due to crooked teeth. The Welmark plan would not cover it.

My children are now on Medicare due to the loss of my husbands unemployment.

This is an excellent program! Thank you such much. My husband has been attending college full time in the evenings so primary care giver during daytime. If not for this program, he could not have been a stay @ home dad and could not have gotten to spend time w/our kids. (due to work & school). My job has horrible insurance plan- it would cost me $1100 a month out of my pocket for family insurance. my only concern about this program is prescription drug coverage. My children started out w/a generic atb, but needed Augmentin to clear the infection. My doctor says this is not covered & is very expensive. I am all for using generics when possible but there situations when brand name drugs are needed. (my doctor gave me samples) Thank you.

It's been a wonderful program - very complete coverage & easy to use. Only problem is we had to switch clinics from our local Mayo to Gunderson & have not determined a primary care physician. I do miss the clinic & doctor that we had used for 3 1/2 years.
i think all prescription drugs should be covered. Like depression and meds for ADD.

I wish the age limit could be extended. Past 17 unless teens after 17 have a job which includes health coverage. There is none available. My other daughter who is 20 & a student has no coverage & my 17 year old will turn 18 soon and be out of coverage plus she wants to go to college. So, the concern is present.

I really like the coverage but would like to see more allergy coverage. My sons both have a hard time with allergies and could use prescription strength allergy medicine and we can't afford some of the prices on the medicine. Thanks for all you do!

Certain prescriptions hawk-i would not pay for & my daughter has allergies to a lot of medicine the one they put her on which they had no choice wouldn't pay. I do believe maybe now they will. Zythromax My other daughter was prescribed a antidepressant which hawk wouldn’t pay. I followed procedure & letter from the doctor & with no problem they did cover it. This has been a bless for me - my family. This year was not the best with the ins my kids were on it helped tremendously. I hope they can continue with it or they simple wont have any. As is Ins is the expensive where I may not have any soon. Thanks so much.

We have appreciated the program and are thankful that its resource is available when families are in need. The only disappointment was when we needed prescriptions or dental coverage (orthodontic) for the kids. The pharmacist usually was able to refer us to something over the
counter to do similar results. All in all I am thankful it was available when we were in transition for employee health care for the family.

My child needed to see a dermatologist due to an ongoing rash that was spreading. He wrote a prescription that was not covered—my child still has this rash as I cannot afford the medication. I'm not sure if the visit to the dermatologist’s office was covered. Other than that, I have been pleased with the service.

What drugs are covered & what are not. Some of my children have higher costing meds & they need them for health but you don’t cover them or only cover a very little & things like that.

Our daughter is diabetic we had quite a time for paperwork when her daughter prescribed an insulin pump. We also had a paper glitch getting her eye glasses bill settled. We are very thankful to be able to get her the insulin pump. The pump has given Jennie a better quality of life and has improved her A1X a lot. We would not have been able to get this for her ourselves. I don't think we qualify anymore for hawk-i and I am concerned how we will pay for what she needs after July. It was a challenge when we called into wellmark blue cross blue shield because one person would tell us one thing & the next time I called someone else told me something different. In the long run persistence paid off. Thank you for having this program for our daughters.

My daughter was taking medicine for breakthrough bleeding and acne with great success, but hawki doesn't cover it, so she has now severe acne & lost her regular period on the approved prescriptions. So we will be paying out of pocket for the correct medicine for her, which is too bad because they were combined in one prescription.

I wish it would cover ALL prescription medicines instead of just Generic.

It would be nice if they offered coverage for orthodontics—braces are not just for cosmetic purposes, but to do needed corrections on overbites/underbites that affect jaw alignment.

I like the program because my daughter could get the medical, dental, chiro- that she needed. We have been hit hard and I only work one day a week because that is all I could find. I have problems also. My husband had had 5 surgeries since Feb. 20,2003. He is getting disability and then what little bit I get. It (health & lack of money) had effected our child a lot. Sometimes it is hard to explain to anyone. I thank hawk-i and I believe it is a good program and I hope they keep it up and let the cuts effect it.

It is an excellent program. The only thing I don't understand about is only paying for generic prescriptions—My kids are on allergy medicines and they don’t make generics in those-so I have to pay for them. I feel if I can get generic I will, but if I don’t have a choice they should pay for them or part of them. Other then it was very nice to have.
The only thing I have had problems with is the prescriptions They are never under the hawk-i insurance. I have had to not get 2 certain prescriptions because of coverage. A lot of the medications are not covered. Thank you.

It is wonderful having the plan. It is generally easy to use, and pays on time. We did have a great deal of problems getting proper medication approved, that led to a HUGE concern about my child. My childs physician know him well, and had tried three different generic medications and they did not work due to side effects or non-compliance, which had been documented previously. I feel w/hawk-i had requested medical records they could of found this out and my child would
not have had several days of vomiting & diarrhea, and attention & behavior problems. Over all this plan is fantastic!

We were disappointed that hawk-i didn't cover the vision checkups for our children. We do appreciate the coverage for dental checkups.

I like having hawk-i insurance for my children, better than any other insurance. I feel better about helping a little to pay for some coverage. I feel more doctor's offices & places to get prescriptions are kinder & happier to help when I give them the hawk-i card than title 19 card. I would be more happier if I could keep hawk-i insurance. I would still pay the premium each month. I feel sad that we are unable to qualify for hawk-i insurance. Thank-you for everything.

It's wonderful. It's a life saver for us. Because of the poor farm economy, we couldn't afford insurance for the kids. If it were not for hawk-i they wouldn't get dental visits.

Some of the medication we have needed is not covered so I have had to pay. Some of the allergy medicine was very expensive.

I have had no problems with the program. The monthly premium is reasonable, and the kids have gotten good coverage for what we pay. Less is always better when it comes to paying—A better discount on prescriptions when you have 3 sick at once would be nice-- but the 3 of them were only sick once this year at the same time, so not so bad. I think it's a good program and for our income status I'm glad it's available to us for the kids sake. Thank you!

I would like to thank you guys from the bottom of my heart for your health care coverage. Before I had hawk-i coverage for my son we only went to the doctor when absolutely necessary. my son had some problems with his sinus's off & on when he was younger, but they got very bad and developed into very bad headaches that bordered on a migraine at least 2-3 times a week he would come home and take himself straight to bed. He lost about 10 lbs. and I was very worried. My friend told me about the program and I immediately applied and received coverage. My son was able to see specialist and after a while the headaches were under control. I'm thankful that, as a mom I don't have to watch my son suffer anymore nor do I have to worry about how to pay for his medical coverage. Thank you!

CHILD was diagnosed with add and the prescribed-preferred medications—non narcotic—are not covered. Also she needs braces and there is no help available.

We have greatly appreciated the hawk-i program. I think it's a wonderful plan. I am not hesitant at all to take my children to the doctor now. It really helps out with the costs of visits and prescriptions. Thank you!

Well first of all your billing system sucks. When you start you send pay stubs for a whole year. People don't remember to send it every month. Because people are use to having bills that are due monthly sent monthly. Also my 2 year old has really bad acid reflex and the Dr. wanted her on previcid and it was going to cost me 120/month hawk-i didn’t cover shit on that. I know other people that have kids and needed medication but hawk-i wouldn’t cover it. One time it was life threatening. For your regular dr. visits & shots & regular thinks children go threw its fine. But something uncommon its not.

The biggest problem I have had was going to pick up prescriptions. A lot of times hawk-i does not cover my children’s medicine. Especially the more expensive brand. I usually have to get the generic brand and sometimes even they are not covered! It begins to add up very quickly!
I was pleasantly surprised that there is no stigma attached to having hawk-i insurance for my child. My health care providers welcomed the coverage. The prescription drug coverage for allergies is very limited. The drugs that work are not covered.

I am really happy with this insurance. The only thing I wish that the paid was for braces. My oldest daughter had them before I enrolled in this plan and they are not a covered item. So I pay for them out of my pocket. The braces have helped her feel much better about her appearance which makes it worth while. They cost me 90.00 a month but well worth the money because they really make her feel better about herself. The rest of the insurance I am very pleased with. Thank you.

Coverage for required (not cosmetic) orthodontic work. My child needs orthodontic services but she has no coverage so this problem can not be corrected.

The only problem I have had with the hawk-i program is getting a prescription filled for my sons psoriasis. The medicine is a non-steroid cream- it is the only non-steroid cream available. It is called ELEDEI cream- for a 2oz tube it is I believe $90.00. This is the only problem I had.

Question: Why does hawk-i not pay for orthodontist? My oldest son needs to get a retainer for his top & bottom teeth and I was wondering why they don't cover orthodontist.

I wish it would assist with orthodontics—other than that I am very greatful for the hawk-i program. Our healthcare plans thru our employers are too expensive & I feel much better knowing that at least my children have good healthcare coverage. Prior to the hawk-i program there were times I had to NOT take my very sick child to the dr, because I couldn't afford it. Thank you for the hawk-i program.

My daughter finally got health ins. but it still does her no good because it doesn’t cover the stuff she really needs such as Prescriptions & Dental every 6 mo. It's too bad the program can't help the people in the middle. The program would be great if you could use it on the things that aren't covered by ins. so my daughter would not be without anything. Your employees stated to me that if I dropped the ins & was eligible income wise, I could still be on Health kids—I don't understand why a person tries to get ahead & gets shot down because they work to get out of the hole & end up worse off?!!

I have been very pleased with the coverage. It takes an enormous burden off of your shoulders when you know you don't have to worry about health insurance/coverage. As a single parent, it is one less concern. Thank you very, very much for this program. My daughter was put on birth control due to break through bleeding. She was given the first month dose by the office. When trying to fill the prescription for the second month, it was denied by hawk-i due to not being the generic form. I would not allow her to begin the generic form the second month as it was not the same drug. She had to go off the drug and wait a month to begin the generic form. You DO NOT change hormones mid-stream. I have a problem with the nurse who was in the middle of this. She made the medical decision to hawk-i that my daughter had no reason she couldn't take the generic form. I disagree when it comes to hormones. Again, you do not change midstream.

I am very happy that the coverage is so good. I have spent my whole life not taking my children to the doctor because of the cost. I am really thankful for this program. Thank you very much!!!
Unspecified health plan

I have no complaints with the hawk-i plan. I do with that there was some assistance for orthodontic care when our dentist recommended that CHILD have some work done. I appreciate that the hawk-i assistance is available. We fortunately do not often have to get medical attention. But it is a great relief to have this affordable insurance in place—just in case.

I do not like the prescription plan that you have to use generic medications, they have been times I took kids to the dr. they thought I could get the meds they prescribe I couldn't , if there is no generic meds why can't they just get what they write prescription for. I guess if it has to be that way they I feel the drs need a list of the drugs that they could use, they haven given me prescriptions before and told me I wouldn't have a problem when I get to the Drug Store they told me it wasn't approved then I had to wait 3-4 days or even longer to get something. Other wise the program is great.

hawk-i health plan has been a great benefit to my children. In the past when I had no insurance coverage I would wait until a situation was so bad before getting medical attention to them. The vision coverage is excellent!

I was not aware of a limit on dental care. I incurred a $600 bill at the Dentist because of this. I think you and the dental providers should let people know. I would not have had the dental work until I had insurance that would have covered it. I know have insurance through my work. Thank you.

My daughter is in great need of braces. There is no way I can afford these on my own. She has been to the U of I college of dentistry, but was denied. I wish that hawk-i would include orthodontics in their coverages.

Was upset about having to switch doctors and am confused about dental coverage because I can't find a dentist that takes hawk-i.

I am so very thankful this program is available. Due to my son's hearing loss & ADHD I was always very concerned about health insurance coverage for him. I am a single parent and I used to worry how I was going pay for doctor bills & medications. I have never had any problems with coverage for anything my children needed.

I am a single father, I would like to know more about the dental coverage for my boys. My ex-wife enrolled the children in the program. I don’t know a whole lot about it. Please send me more information. Thank you.

This is a wonderful program. I am thankfult for this program they helped my 2 daughters get the glasses they needed. I did not have to worry about big medical bills I would not be able to pay. I want to thank the hawk-i program for helping my children.

I do not like the prescription plan that you have to use generic medications, they have been times I took kids to the dr. they thought I could get the meds they prescribe I couldn't, if there is no generic meds why can't they just get what they write prescription for. I guess if it has to be that way they I feel the drs need a list of the drugs that they could use, they haven given me prescriptions before and told me I wouldn't have a problem when I get to the Drug Store they told me it wasn't approved then I had to wait 3-4 days or even longer to get something. Other wise the program is great.
I with it had some type of coverage for orthodontic, when it’s medically needed to correct an underbite.

**hawk-i** health plan has been a great benefit to my children. In the past when I had no insurance coverage I would wait until a situation was so bad before getting medical attention to them. The vision coverage is excellent!

The only thing that is inconvenient is the prescription drug plan. I have to buy Zyrtec for my sons allergies Benadryl is the generic equivalent and it doesn't work. Zyrtec is expensive and costs $30 for a month supply. I wish there was a plan for some brand name drugs because generic is no always available or useful.

I am very impressed with the **hawk-i** Insurance. It has helped our family a lot. With our other insurance we had no dental or vision ins. and **hawk-i** takes care of all that.

Thumbs-up to **hawk-i**.

It would be nice if **hawk-i** helped pay for orthodontic care. I owe $5000 because I had no coverage for my daughter.

I dislike the fact on the prescription drug/ Generic drug plan. I have never had the problem of being able to pay for a prescription (although I have had to barrow needed funds from family) that was not generic. Some of the medications that my son has needed for his ear infections have been costly and the fact that there was a generic form available really isn't fare to the primary care giver when finances are tight on a daily basis.

I like being able to go to a doctor, dentist etc. and not having any problem with my child insurance coverage. My child recently found out he has a visions problem and needs glasses. We are thankful he has this because if not, we didn't know what we would do to pay for glasses as costly as they are. We are very pleased to have this kind of insurance.

I was not aware of a limit on dental care. I incurred a $600 bill at the Dentist because of this. I think you and the dental providers should let people know. I would not have had the dental work until I had insurance that would have covered it. I know have insurance through my work. Thank you.

My daughter needs braces desperately confirmed by 2 separate orthodontists. But can't find one that takes **hawk-i** for coverage. Please help!

Was upset about having to switch doctors and am confused about dental coverage because I can't find a dentist that takes **hawk-i**.

I had a problem trying to find dental care for my daughter. Finally, I just found a dentist who will accept **hawk-i** I'm very greatful for the program!

Coverage needs to include braces for orthodontics.

The generic drug program and all of the hoops you have to jump through to get the medicine that works.

I am very unhappy that we had to change so many doctors in order to get coverage. Grandpa and I had providers that were taking good care of the whole family then we got involved with **hawk-i** and we had to either change providers or pay for coverage ourselves. Now
grandpa has taken a job where he is paying or the family health insurance just so we can keep our family doctors.

Well, I am mostly satisfied with the services receive, and love the security I have knowing that my children have complete health coverage and its not causing a strain to pay our other bills. I had some trouble finding a dentist that took this insurance and yet were good to us. None the less we have all areas covered now and I am happy that my 5 children are being taken care of. Thank you.

I was not aware that if I had dental insurance my daughter’s dental bills would not be fully covered. I felt penalized for having another insurance. I called to verify that having wisdom teeth would be covered. The dental office called to verify coverage but I am paying a bill not because I was told hawk-i would not pay.

My daughter is in great need of braces. There is no way I can afford these on my own. She has been to the U of I college of dentistry, but was denied. I wish that hawk-i would include orthodontics in their coverages.

I was wondering why dental isn't an important factor in the hawk-i program

See question 59 her stigmatism was caught early enough that her eyesight may change every six months for several years. hawk-i only allows for 1 visit & one prescription per anum she'll need at least 2. Thank you for everything else though.

Without hawk-i my daughter and granddaughter would not have medical, dental or eye care insurance. I am so very grateful for this program and tell many single mothers about it. Thank you so much. I wish adults had a program like this too.
Enrollee Comments After One Year in the Program
(Fourth Comments Report)

This report presents the comments from surveys sent to parents after their children were enrolled in the hawk-i program for one year. These comments were received between July 1, 2002, and June 30, 2003. The comments have been grouped by topic area and health plan to provide a more complete picture of respondents’ views of the hawk-i program. Readers who are interested in the results of surveys used in the evaluation of this program should refer to the report hawk-i Impact on Access and Health Status (Fourth Evaluation Report), Public Policy Center, April 2004; http://ppc.uiowa.edu/hawk-i/.

The evaluation of the hawk-i program was sponsored by the Iowa Department of Human Services at the direction of the hawk-i Clinical Advisory Committee and Board of Directors and the Iowa Legislature. The survey process (mailing, telephone follow-up calls, and data entry) was completed by MAXIMUS, the fiscal intermediary for the program. Comments were prepared for the production of this report by researchers at the University of Iowa Public Policy Center.

The comments do not express the opinions of the Iowa Department of Human Services, the hawk-i program, or the University of Iowa Public Policy Center. This project was not sponsored or conducted by the individual health plans providing services to hawk-i enrollees.