

When THCC interviewed Jerry and Karen Andreasen in 2009, they were staying in a hotel room, struggling to afford food, let alone their \$20,000 medical bill for a single night in an emergency room.

Since then, the Andreasens saved enough from selling *The Contributor* (homeless newspaper) to start a hauling business. When business was good last year, they were able to employ 18 homeless workers at \$10 per hour. The couple even coordinated dozens of workers to clean up 11 seniors' homes after the 2010 floods – for free. When the jobs were done, one woman commented, “Not bad for a homeless guy.”

Not bad at all. Jerry and Karen have rented a home in North Nashville for over a year now. Despite Jerry's emphysema and Karen's arthritis, the couple is determined to work, insisting, “We don't quit.” But sometimes their health forces them to. Emphysema-related complications recently disabled Jerry for four months. While he went without health insurance and medications needed for a speedy recovery, the bills piled up. Now the Andreasens wonder if they will be homeless again.

Under the new health care law, the Affordable Care Act, working families like the Andreasens will finally be able to access affordable, high-quality health care coverage. Starting January 1, 2014, people earning under 133% of poverty – for couples like the Andreasens that's \$19,378 per year or \$1615 per month – will be eligible for Medicaid (TennCare) coverage. With this expansion in coverage, workers like Jerry will be able to afford the health care they need to get back on their feet.