

Lily Petrovic
Clearwater, FL
lpetrovic@lsfnet.org

To: Centers of Medicare & Medicaid Services

My name is Lily Petrovic. I would like to express my gratitude to Florida Covering Kids & Families staff.

I would like to tell you how much I appreciate Mrs. Jennifer's Carvalho assistance, her high professionalism and most of all her patience, devotion to the client and good heart! Let me tell you my story.

My family came to U.S. as Refugees twelve years ago. Since we came to U.S., my husband and I have been working full time job and we were able to afford family health insurance through our employers. But since last year, when the health insurance raised their premiums to \$650 per month, we were not able to afford it anymore. Since July of last year, my children did not have health insurance and I was in constant fear "what if something happen to them and we can not afford it?" And that fear became our worst nightmare two weeks ago! You think "it can never happen to me", but it can! The War devastation was nothing to compare to pain, fear, and fight for your child's well being. Everything you live for and you'll die for is in danger! Your child!

Since my daughter was born, she has not had serious health issues, but her health problems started this year. We would pay doctor office visits, blood tests, somehow we managed to do that, but when doctor said that she needs to see cardiologist immediately and to have eco-gram done due to heart failure possibility, we were devastated (eco-gram \$3000 plus cost for additional exams, treatment, and maybe surgery). What worst in the world can happen to any parent? Your child is sick, and you can not afford the treatment! Desperate, helpless, heart broken, with enormous fear for our daughter life we tried to think about all possibilities how to collect every single penny to be able to afford the treatment! That time of waiting to find out does our daughter has heart damage or not, was the most difficult time of our life.

Than light came back to our lives, her name is Jennifer! I remember that she came to LSF office several times to inform us about Florida Healthy Kids program. I found her business card and I dilled her number. She answer immediately, she was so patient with me (I was in the state of panic), supportive, with warm comforting words and I immediately felt that there is a hope. That was June 21 and it was only 9 days left to process the application and to do necessary paperwork for the insurance to start on July 1. I knew that the time was my enemy. Jennifer explained to me the procedure, she assisted me with the application and she advised me what to do. She said that she will do the best she can to try to speed up the process due to emergency. Whenever I called her, she would answer immediately, morning, evening, she was there for me, with her warm support. She gave me a hope, and those days I lived on this hope; I was able to smile in front of my daughter, because I had a hope, I was able to perform my job duties, because I had a hope. I survived those days of tremendous pain and fear because I had a hope that my daughter will have health insurance and that she will get adequate medical care. And that day came! On July 1, both of our kids were approved for FI Healthy Kids. On July 2, my daughter had an eco-gram done, and according to the test, her heart is perfectly healthy. That was the happiest day in my life! Thanks to Florida Covering Kids & Families my family is safe! We do not live in fear anymore!

I would like to express our enormous gratitude to Florida Covering Kids & Families, to their wonderful staff, and to precious Jennifer. She is not an ordinary person, she is someone who CARES, and who was there for us when we need her the most. She is someone that we can rely on, devoted to her clients and wonderful human being.

I am so thankful that we have programs like FL Covering Kids & Families. We have reliable source of information thanks to your devoted employees, we can refer so many desperate families in need of health insurance for their children, knowing that somebody is there to help and support them.

Thank you from the bottom of my heart! I'll never forget that you have helped my family when we needed the most.

God bless you, and may all good that you do continue forever!

Sincerely,
Lily Petrovic