Hoops and Ladders

January 23, 2015 By Rick Nash

A few weeks ago I wrote a multi-blog entry regarding Covered California, and essentially singing its praises.

I was about to post it, along with its partners…until something weird happened.

I was suddenly without health insurance, apparently it had been the case for a few weeks, unbeknownst to me.

The reason for it was that this is the first time Covered California did a year change over, and since the plans changed instead of rolling over to a similar one it encourages you to sign up for a new one. You can roll it all into a new plan however in my case it required me to reset a lot of information.

Covered California isn't perfect, it's a work in progress and it's one that faces a lot of political opposition. When that happens it's often the case that once passage of the program becomes imminent the opposing party drills holes in the boat. *It's not a new strategy and it's present in programs on both sides of the political fence.*

Regardless of all of this, the reality of being caught in this tug of war with thousands of dollars at stake in a given week, just isn't something that jives well with me.

This is the gist of the my experience with healthcare under the Affordable Care Act:

My total cost last year alone was over $880,000

My Medicaid alternative cost would have been around 450,000

(As I wouldn't have qualified for treatment and required a transplant, I would however be starting treatment in 2015.)

Because of the ACA (Obamacare) and Mysupportpath
My medical costs were around $8,000
and I was able to take both treatments.

I may choose to post the full detail as wrote it, as it also illustrated the dangers of medical-related debt, but presently that kind of healthcare gap scenario could have been disastrous.

That being said, I’ve been gone for a month or so.

Why? Because we’re in that part of my story where it’s a slow build to something interesting. Like any good story, it’s been a month of the same frustrating pains rearing their heads. Mostly correcting my balance of nutrients and diet to ensure the least pain with the most energy.

My blood draws leave longer lasting bruises, and keep telling more promising information. But at the end of the month I’ll know if this treatment has been working. Because yes my bilirubin is at its lowest, my INR however is still not where it should be, my ALT, AST, and other ridiculous acronyms are improving. But that big number, my viral load... I’ll know it in a few weeks time.

It’s that part of the story, the slow part, the part where maybe I tell you a story about how the disease affected me psychologically before it began to really slow me down when I turned 19.

Shit, I’ve already talked quite a bit so far, so maybe I’ll just split it into two stories.

As I’ve discussed before I’m not the everyday case for HepC. I’m not even extreme, really, just out of the ordinary. I am a vertical transfer which means my mom had the virus and gave it to me at birth. In return she found herself with an unbearable guilt.

She went through rough and cutting edge treatments and in between them fought with a depression that comes from the reality of our situation. Every painful step she’d take would be a gift from her to me. Whether she realized it or not. This all occurred when I was in high school until shortly after I graduated. I had little to motivate me; living in the short term, I constantly went against the grain barely graduating high school. Due to a combination of being kicked out of classes and refusing to abide by the rules as I felt there was no consequence they could give me which was worse than the reality. College changed my mentality, as did my first encounter with treatment.

(This is the back-story chapter about vertical transfer, and how my mother and my relationship with treatment affected our perspectives.)

© 2026 Smart + Strong All Rights Reserved.