

# Insurance Mix-Up Leaves Military Family in Trouble

## Family finds relief in VFW Unmet Needs

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While in Afghanistan, Army National Guard SPC Jesse Clark jumped from a helicopter nine feet off the ground while loaded with all of his gear. Ever since he has suffered back pain and leg numbness, which doctors attribute to damaged disks in his back. Jesse was honorably discharged, and between his frequent medical appointments and pain medications, he is unable to work.

“This injury has been an ongoing problem for Jesse since his return to the States in November 2010. He has been receiving heavy pain medication treatment since June 2011,” explained Jesse’s wife, Stephanie.

Since Jesse was discharged, the Clarks’ Tricare health insurance was scheduled to expire months later, and they would need to switch to another plan. Unfortunately, due to miscommunication the Clarks were never clear on precisely when it would expire, and were ultimately left with no healthcare coverage at all.

“The last thing any military family should have to worry about is having health coverage benefits, especially once they’re a combat veteran,” said Stephanie.

On top of Jesse’s various medical appointments and medications, Stephanie too needed medical care for a newly diagnosed condition while uninsured.

The medical bills piled up, and they tried everything they could to keep their heads above water. Stephanie began reaching out to various organizations for help, but with no success.

The Clarks would find relief in **VFW’s Unmet Needs** program when Stephanie applied for a grant.

“The associate from the organization who handled our case was a pleasure to deal with. He told me exactly what else was required and assured me he would try his best to get us help.”

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Though initially denied for an **Unmet Needs** grant, Stephanie immediately sent a letter pleading for an appeal. She cited specific evidence she felt should guide them to a different conclusion. The appeal worked. The Clarks' case was reviewed a second time, and this time they were approved for a grant.

The grant enabled the Clarks to catch up on their bills and breathe a sigh of relief. A few weeks later, the Clarks received a welcome surprise when the **Unmet Needs** program sent them a \$250 Wal-Mart gift card, which helped the Clarks cover some needed car repairs.

"We had a great experience. I look forward to a long-standing and giving relationship with the VFW and their **Unmet Needs** program," said Stephanie.

To learn more about **VFW's Unmet Needs** program and other VFW National Military Services programs, [click here](#).