



News Release

Thursday May 27, 2010

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Families USA's Report on Utahns with Pre-Existing Conditions: Comment and Stories from the Utah Health Policy Project

Salt Lake City, UT—[A new report by the nonpartisan research and advocacy group Families USA](#) estimates there are 476,000 Utahns under age 65 (almost 20% of the population) with pre-existing conditions that will be helped by the new federal health care reforms.

"The report reminds us why our state and nation needs health reform in the first place," says Judi Hilman, Executive Director of the Utah Health Policy Project. "Over time, the federal reforms will undo the now systemic practice of discriminating against persons with pre-existing conditions. In the short term some of these individuals will gain access to a temporary high-risk pool. Then, starting in 2014, uninsurable individuals will no longer be denied coverage in the individual market, nor will those employed by small businesses raise premiums rates for the rest of their group. "At last, our nation is ready to make the paradigm shift where insurance companies will no longer make money by how well they avoid risk. Instead, they will compete on the basis of how well they keep us all healthy: this is great news, not only for our uninsurable neighbors and friends—but for all of us who could easily find ourselves uninsurable some day."

"This report could not come at a better time in terms of the state's process in coming to terms with the new federal health reform law." Apparently Utah has yet—and will be the last state—to decide whether to run the new temporary high-risk pool for uninsurable citizens or allow the Feds to do it for the state. "We believe the state would do a better job running this pool alongside our current pool," adds Hilman. "The choice here is between local control or abdicating authority to the federal government: how could we *not* choose the former?"

Two stories of uninsurable will help to affirm the federal reform approach to handling pre-existing conditions...

Annette Jackson is a 60 year old woman from Davis County whose been without insurance since 2000. Her rheumatoid arthritis has made her completely uninsurable in the individual market. She's looked into the state's current high-risk pool, HIP Utah, but unfortunately afford the hefty premium cost—she was last quoted \$750 per month just to cover herself. She is fortunate to be participating in a research study that covers some of her treatment for her rheumatoid arthritis: but she's out of luck for the rest of her care. Annette wonders, "I worry that my high blood pressure is not being controlled—what if something else goes wrong?" Annette hopes to enroll in the new temporary high risk pool when it opens this summer.

Forty-seven year old small business owner and father of 8 George Merrill has had to lay off all of his employees because his wife's and son's medical conditions raised the insurance rates for his group. His wife was diagnosed with M.S. about 6 month ago, and his son has type 1diabetes. Now he feels pressure to hire someone at his web development business, so that he can hold on to group insurance. If he doesn't his wife and son will find out they are uninsurable. "This is just not an option for us, and I'm grateful that the federal health reforms will be getting underneath these problems—eventually," says George.

Health reform will provide immediate and long-term relief to people with pre-existing conditions. "A starting point for federal health reform is the simple fact that we Americans are all human: and guess what? Human beings get sick, and so much of what happens to us over the life course is actually *not* within our control," says Hilman. "For the areas we *can* possibly control and the gray area in between (obesity, high blood pressure, heart disease, diabetes, etc.), we should carefully design programs to incentivize wellness and personal responsibility over health care decision making." "The report reminds us that these must be complementary and mutually reinforcing processes. Uninsurable individuals need coverage first and

foremost to help manage their conditions and stay out of emergency rooms: coverage and case management that may go with it are also essential for helping these individuals take charge of their health and practice healthy lifestyles.”

Both of these storytellers are willing to talk to reporters. Please call Judi to arrange an interview.

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