High court eases uncertainty for uninsurable Utahns

Uninsurable • The law bars turning away people with health conditions.

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When the economy tanked, Christine Cardamon lost her auto industry job and with it, her health benefits — which proved harder to replace.

Because Cardamon has arthritis she is uninsurable, or so she learned after considerable research that, ironically, inspired her to start a new career as an insurance broker. “It was laughable,” she said. “My clients would say, ‘You sell health insurance, and you don’t have any?’”

No cheerleader for “Obamacare,” Cardamon says her experience, shared by tens of millions of Americans, shows the value of consumer protections in the law that the U.S. Supreme Court upheld in a momentous ruling on Thursday.

The high court upheld the entire law, including the controversial individual mandate, or requirement that virtually all Americans have insurance or pay a penalty.

Intact are popular provisions barring insurers from denying coverage to people who are sick and charging them more. Insurers will have to continue offering free preventive care and allowing young adults to stay on their parents’ policies. They can’t impose lifetime caps on benefit payouts.

And they’re subject to price controls requiring them to spend at least .80 cents of every $1 in premiums on medical care.

If people were hoping for clarity from the court, they got it.

“It’s validation that everything we’ve been doing to get ready for changes in health care delivery is going to
pay off. We can keep moving down that road,” said Rod Betit, CEO and president of the Utah Hospital Association.

Providers and insurers are already experimenting with managed care models that reward providers for keeping patients healthy and out of the hospital, said Kim Wirthlin, an associate vice president at University of Utah hospitals and clinics.

Expanding the number of insured Americans will make it easier for people to access care, she agreed.

Pediatrician Chuck Pruitt said he hopes he will no longer have to face patients who are “train wrecks” — whose untreated conditions are advanced and expensive. He recalled a girl who finally entered the hospital after enduring months of headaches.

“When she came to me her brain tumor was so big that it was inoperable,” he said.

The court’s decision, he said, is “a victory” for patients, taxpayers and civil society.

Debate will continue on a key policy point: the law’s expansion of Medicaid, which the court limited.

But for consumers like Cardamon, without access to employer-sponsored benefits, the court’s upholding of the mandate is a relief.

“I will now actually qualify for affordable, decent insurance,” said the 47-year-old broker at Insphere Insurance SolutionsSM. It was through marriage and joining her husband’s work policy that she finally got coverage.

Over the last three years, she has had to tell clients no one will cover them. Some have just gone without. Others have left satisfying careers for jobs offering health benefits.

“The mandate makes it possible for insurers to handle risk so that our insurance will be there for us when we need it most,” she said.

Tribune reporters Heather May and Julia Lyon contributed to this story.

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