Utah should move forward on Medicaid expansion

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With the Supreme Court ruling on the Patient Protection and Affordable Care Act, Utah, like every other state, must now decide whether it will expand its Medicaid program.

The expansion will change Medicaid from a program that provides health coverage to a small subset of the poor (generally children, pregnant women and the disabled), to a program that provides coverage for all the poor. If Utah goes forward with the expansion, about 105,000 uninsured individuals would gain access to cost-effective coverage.

This expansion is a very good financial deal for Utah. For the first three years of the expansion, 100 percent of the money is federal, with none coming from state taxes. Thereafter, the feds cover slightly less until the federal share bottoms out at 90 percent. The expansion would bring $3.6 billion into Utah over 10 years, giving a much needed boost to Utah’s economy. Because almost all of the money for the expansion is federal, rejecting the expansion would send our tax dollars to states that choose to go through with it.

Here are several other reasons to go forward with the expansion:

As part of the Obamacare legislation, hospitals agreed to accept lower reimbursements with the understanding that they would have less bad debt because uninsured patients who currently pay them nothing (but for whom they are required to provide care) would be on Medicaid. If we refuse the Medicaid expansion, the hospitals are stuck with that loss, which they will then be forced to shift to those who do have insurance in the form of yet higher fees for their services.
Every doctor who cares for patients in hospitals is currently obligated to provide care for whatever patient comes in while on call, whether the patient can pay or not. Having those patients on Medicaid will provide at least some compensation for the care they provide to those patients.

Right now, as a physician, if I see an uninsured patient who has developed a life-threatening medical condition, my only way to get them coverage on Medicaid is to declare them completely disabled from any work — even if the person could still do some work, even if they want to still do some work. It is counterproductive to be forcing people to be disabled to get the medical coverage they need to stay alive.

Currently, so many people in the United States lack health coverage that a full one-sixth of every dollar paid in health insurance premiums goes to cover the cost that hospitals incur in providing care to the uninsured. For my family last year, as an example, I paid a sum of $1,400 in insurance premiums that wasn’t for my benefit at all, but just to cover the costs of others who don’t have health coverage. Reducing the number of uninsured will reduce this unfair “tax” that is included in the cost of every current health insurance policy.

Finally, the United States is the only nation out of the top 25 worldwide (as judged by income per person) that does not provide some basic health care coverage to our poor. As the richest nation in the world, surely there has got to be some way that we can provide a safety net for basic health care needs.

Medicaid may be slow and have some problems, but my experience as a primary-care physician is that it is still far better than no coverage at all.

Utah should move forward with the Medicaid expansion.

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