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# UTAHNS SPEAK UP: *ABOUT MEDICAID EXPANSION*



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# SPEAK UP

Over the next few months, Utah leaders will decide whether to expand Medicaid. This decision is a great opportunity for Utah to cover a large number of our neighbors who lack access to affordable and basic health care. More than 150,000 Utahns could benefit from the Medicaid expansion.

This storybook captures only a small number of the many voices in our state who support the Medicaid expansion. These are the stories of real students, parents, and entrepreneurs throughout Utah whose lives are impacted by our current health care crisis and would benefit from the Medicaid expansion.

## LESS STRESS WITH MEDICAID

### *Brian, Nicole, and their new baby*

As a graduate student in public health, Brian understands the importance of health insurance for him and his family. Unfortunately, when the national research study he worked for lost funding, he and his wife Nicole lost their insurance coverage. The timing of his lay-off was terrible, as Nicole was six months pregnant with their first child. Brian and Nicole looked into all available insurance options, but COBRA and private insurance premiums would have drained what little savings they had. Luckily, they were eligible for Medicaid and Nicole was able to continue her prenatal care without much interruption. Medicaid was also able to help with the healthcare costs when Nicole delivered their son and through her postpartum needs. As Brian states, *“Medicaid took a lot of stress off of a very stressful situation.”*

As Brian and Nicole enjoy the new addition to their family, they are grateful for the coverage Medicaid provides their son through his well-child check-ups and the occasional doctor visits that all babies need. However, Brian and Nicole themselves are no longer eligible for Medicaid coverage, and are hoping that they do not get sick while Brian is finishing graduate school.

The Medicaid expansion will help low-income parents like Brian and Nicole transition from school to the workforce and to the private market insurance.



## A BITTER IRONY

### *A barrier in the way of success*

Lindsi is a third year medical student at the University of Utah. She knew med school would be challenging, but never thought she would experience her own personal struggle with coverage. Recently diagnosed with Multiple Sclerosis (MS), a disease that affects the nervous system and coordination, Lindsi struggled through her first two years of med school while working full-time to support the health care costs of herself and her daughter, who also needs constant medical attention. But as she started her third year, the demands of school have made it impossible to continue to excel in her program and maintain a job.

*“It is a bitter irony,”* states Lindsi, that she will one day be a physician, but is unable to get affordable coverage for herself. Even though she is still working through her options, Lindsi lives in fear that she may need to quit school for a job that offers insurance, or just hope that her MS does not get worse before she graduates.

The Medicaid expansion will provide a reasonable option to low income students who are well on their way to finding a good job to support their families.



## SURVIVING CANCER IS NOT ENOUGH

### *Emily, who did everything right*

Both of Emily’s parents suffer from diabetes, and her Dad had a stroke while she was a senior in high school. Knowing her predisposition for these chronic conditions, Emily has strived daily to live a healthy lifestyle. But in 2009, Emily was laid off from a job, lost her health care coverage, and was diagnosed with breast cancer all at the same time. Although her COBRA insurance covered the first surgery, it expired before she could follow the recommended nine months of radiation.

Because she is a cancer survivor, Emily is considered high-risk and is denied private insurance. The cancer has returned, and although Emily had it surgically removed, she is now faced with enormous medical debt. Emily is a hard-working college graduate, but as a single-adult, she is not currently eligible for Medicaid.

The Medicaid expansion eliminates eligibility restrictions based on specific categories. All low-income Utahns (earning \$25,000 for a family of three), regardless of whether they have a disability or are pregnant, will have access to basic insurance



## MEDICAID WORKS IN UTAH

### ***A Veteran nurse's observations***

As a registered nurse for over 30 years, Kathleen Kaufman has cared for many Medicaid patients. If you ask her what she thinks about the system, her reply is that *“Medicaid works in Utah.”* Kathleen has cared for many patients who used Medicaid as a stepping-stone until they became customers of the private insurance market.

Medicaid would provide one essential service to many people in need: Preventative health screenings. Colon cancer is just one of several conditions that is considered a silent killer because the symptoms of the disease often do not appear until it is too late. Kathleen has seen many cases where lack of screening has led to advanced colon cancer. She believes that screenings, which would be provided through the expansion of Medicaid, would prevent very expensive, acute care and improve the quality of life for thousands of individuals in our communities.



The Medicaid expansion will promote cost-effective preventative screenings to keep more people healthy.

## MEDICAID HELPED ME GET ON MY FEET



### ***Clarissa's path to success***

Clarissa was born with medical conditions so severe that when they manifested at age 19 she qualified for Medicaid. *“Despite all the health challenges I have faced, I have always been determined to live a full life and become a productive member of my community,”* says Clarissa. Before she had Medicaid, Clarissa found herself needing to visit the emergency room for issues that could have been addressed in a doctor's office.

Qualifying for Medicaid opened the doors she needed to be successful. Prescription coverage helped her afford her medications. She was supposed to be in a wheelchair by age 30. Thanks to physical therapy, Clarissa is still walking at age 32. Successfully managing her health allowed her to work part-time, go to school full-time and volunteer regularly. *“Without Medicaid, I never would have been able to go to school. Without my bachelor's degree, I never would have been hired at my job, which has full health benefits. Most young people I know want a job that includes insurance benefits. Medicaid can help them get there.”*

The Medicaid expansion can help adults like Clarissa with chronic and disabling conditions to access essential health care, before their conditions become unmanageable.

## A NEW PLACE TO CALL HOME

### *A refugee's new start in America*

Cha Nu Noo (*pictured with daughter Cah*) and her family arrived in Utah in May of 2008. Originally from Burma, they lived in a refugee camp in Thailand for 20 years where they suffered many hardships, including the death of Cha's dad after a severe headache.

Cha's family faced many challenges upon arriving to Utah. Among them was finding help for their daughter, Cah, who suffers from hypertension and has to see the doctor every 3 months. Thankfully, Cha was able to get both of her children on Medicaid. Sometimes Cah's dad has to miss work so he can take Cah to the doctor for her blood pressure checks, but knowing Medicaid covers Cah gives him one less thing to worry about.

Starting in 2014, low-income parents like Cha will qualify for Medicaid—but only if Utah leaders decide to implement the optional expansion. Of all the help they have received since arriving in Utah in 2008, Cha and her family appreciate the help they get through Medicaid the most.

The Medicaid expansion will provide coverage to low-income parents so that they can stay healthy and take care of their children.



## A CHANCE WE CAN'T PASS UP

### *A doctor's perspective*

Dr. Raymond Ward is a family physician in private practice. Like many primary care physicians in Utah, he takes care of people with no insurance. He is often frustrated when these people are unable to get the medications and treatments they need because they do not have coverage. Too many of the people he knows are not getting basic treatments for conditions like diabetes and high blood pressure. These conditions would be inexpensive to treat now but, if left alone, will likely result in expensive and potentially fatal complications. Dr. Ward has known too many patients with terrible conditions like breast cancer and spinal cord abscesses who could have prevented their diseases had they been able to afford the proper treatments earlier.



Dr. Ward believes that when people have access to basic health care, they are better able to work, better able to take care of themselves, and better able to take care of their families. For many years Utah has struggled to find a solution for the large number of the state's uninsured. Dr. Ward believes that the Medicaid expansion is the best opportunity that has come along in many years to finally solve that problem and give Utah residents the access to the health care they need.

The Medicaid expansion, in tandem with the rest of the Affordable Care Act, would reduce the number of uninsured in Utah by 54%.

## THE UNEXPECTED PAINS OF A SECOND PREGNANCY

### ***Struggles of a young family***

Katina & Chris were so excited to learn about their new baby, but then the worry set in. Neither of their jobs provides benefits, so Katina knew she would have to apply for Medicaid to receive the medical care she would need for herself and her baby.

Applying for Medicaid did not help their worry. Chris makes only \$10.00 more per month than the cut-off allows, so Katina does not qualify for Medicaid. When Katina asks state officials for advice, she is told she should divorce her husband so that she can receive the welfare benefits of a single mother. Both Chris and Katina are shocked at this suggestion.

Katina feels like she has done everything she can. With her due date at the beginning of December, Katina & Chris look forward to having a new baby, but their lack of insurance leaves them hoping that one day they will find the help that they need.



Medicaid expansion gives families with an income up to 133 percent of the federal poverty level (\$30,675 for a family of four) access to affordable coverage.

## FALLING THROUGH THE CRACKS

### ***Dan the entrepreneur***

Dan thinks of himself as one of thousands of people who have fallen through the cracks of our health care system. As a successful entrepreneur, and owner of a small Utah business, he is proud of his family's Utah heritage. However, his small business could not afford insurance coverage—and when a diagnosis of kidney cancer and a medical error left him with half a pancreas, he had nowhere to turn for medical care. He is now a double high-risk patient because he is both a cancer survivor and has diabetes. As a result, Dan must pay for special high-risk insurance, which is very expensive (over \$1,000 per month). This is emptying his savings account, with no way to replace it to help for the hard times ahead.

Dan believes that the *“Medicaid expansion would provide a safety net for those of us who are falling through the cracks, and are crawling in our own misery, and are forgotten.”*

Dan will have better options for coverage under the Medicaid expansion. Small-business owners often put it all on the line to innovate and create jobs. The lack of affordable insurance coverage inhibits the success of our small business owners and the competitiveness of the state.

## WAITING FOR MEDICARE

### *Hangin on for a miracle*

It's a miracle that Adrienne is alive. At the age of 36, an aneurysm in her brain burst. She survived because she was able to get timely medical care. Her recovery was amazing, but also left her with a pre-existing condition. This made her uninsurable when she lost her job several years later after working in a position with the federal government for nearly 30 years.

Now at the age of 59, Adrienne is hoping she can manage her medical conditions until Affordable Care Act is fully implemented and she is the right age to enroll in Medicare. Despite the increasing pain of a recently diagnosed ovarian cyst, Adrienne states *"If I can hang on until 2014 I will qualify for Medicaid and finally be able to address my health concerns and manage my medical conditions. But I don't know if I can hang on that long."*

The Medicaid expansion will cover childless adults, who currently cannot qualify for Medicaid, regardless of their income level.

## SICK KIDS, SAD PARENTS



### *A pediatrician thinks healthy parents promote healthy kids*

As a pediatrician, Dr. Tom Metcalf has spoken with too many worried parents of sick kids over the years in his practice. Too often, these parents have to not only worry about their child, but about the fact that they do not have health insurance to help their son or daughter feel better. These parents, like every parent, are working hard to provide for the needs of their family. But because they do not have health insurance to cover their kids, they wait for too long to seek medical treatment and end up seeking care at the expensive emergency room out of desperation.

*"By having kids be seen in doctor's offices, instead of hospital emergency rooms or costly instacare clinics, we can save the needed funds to cover this Medicaid expansion and provide a better life for these kids and their parents,"* Dr. Metcalf states.

The Medicaid expansion enables newly covered people to get care in the proper setting so emergency room visits are for urgent or serious issues only.

## BELIEF IN PREVENTATIVE CARE

### *Helping people with disabilities meet their potential*

Kyle and his family strongly believe in the importance of regular medical and dental check-ups. But since his job ended in January, 2011, Kyle has not been able to pay for any medical visits for himself. Kyle's wife is able to cover herself and their two children through her job. Sadly, the family is not able to afford Kyle's medical costs because of his disability—he is legally blind.

Kyle works hard to stay healthy and has no medical concerns right now, but he is very worried about his lack of access to preventive care. Kyle worries about his family having a medical disaster and *“losing everything.”*

Kyle applied for Medicaid, but because of his wife's income, he is not eligible. If Utah were to approve the Medicaid expansion, though, he would then be eligible and be able to live a healthier life without worry.

The Medicaid expansion will benefit many people living with disabilities like blindness—raising the eligibility limit from 100% Federal Poverty Level to 138%.



## HOW MEDICAID COULD BE THE PERFECT STEPPING STONE

### *Medicaid as a path to success*

Trina is a single mother of two smart and ambitious girls. Medicaid helped Trina and her girls until she was able to secure a full-time position that offered benefits. While this position has helped this family stay on their feet, Trina is afraid that her health insurance coverage will not last long because the company she works for is now outsourcing her position to other companies overseas. Her current hourly wage income *“allows her to exist, nothing more,”* so she is unable to save for future medical expenses that she knows will come.

If Medicaid had complimented Trina's current, private insurance, during the transition period before she got her new job, she would have been able to cover the medical expenses of her family without going into debt. She would have been able to save for her future, no matter what happens with her job. But sadly, Trina and her girls are stuck, worried about a future full of uncertainty, and hoping for the best.

The Medicaid Expansion will provide stability in coverage for those who are working their way up the economic ladder.