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Health care reform bill could aid 237,000 Utahns

By James Thalman
Deseret News

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SALT LAKE CITY — Dulsi Beaslin, a local entrepreneur who, with her husband, owns two businesses but has no chance of getting health insurance, would be among the estimated 237,000 Utahns to find a plan if the health care reform bill now in the U.S. Senate is passed.

Beaslin's asthma, which makes her uninsurable now at almost any price, could no longer be used as by insurers as a pre-existing condition to exclude her. Beaslin believes reform is badly needed "so entrepreneurial families like mine can get insurance and aren't left with just praying no one gets sick."

According to a report issued Wednesday by the health care consumer advocacy group Families USA, if the bill fails, Beaslin would remain in the ranks of uninsured Utahns, which would top 413,000 by 2019, an increase of 61,000 over the number without coverage today.

Under the 2,070-page Patient Protection and Affordable Care Act, which senators could vote on before Congress takes its Christmas break, every state gains substantial numbers of people who would have coverage, according to Families USA. Nationally, 31 million people would gain coverage if the bill is approved. If it isn't, 8 million more people or a total of 54 million would be without coverage come 2019.

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"Under our current system, millions of Americans with health problems, even common conditions such as diabetes and asthma, are unable to buy health coverage on their own," said Families USA executive director Ron Pollack. "Or, if they are offered coverage, the premiums can be so high that they are unaffordable."

Adding millions more to insurance plans will increase the overall cost of care, mainly because when people get coverage they tend to go to the doctor, Pollack said.

But the savings of doing so far outweigh initial costs, he said. Having insurance means going to the doctor when a problem first arises, which would add peace of mind and financial stability to the family and to the country. Overuse of expensive emergency room services when a problem could have been caught early or prevented adds tremendously to health care costs for everyone, he said.

The bill would also save millions of dollars by doing away with uncompensated care — care

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current system, the unpaid portion is shifted through higher premiums to those who have private insurance.

Pollack said under the bill, this "hidden health tax" that added about \$1,200 to Utah families' premiums in 2008, would go away and in turn slow the annual double-digit percentage increases in premium prices around the country.

The bill would also open Medicaid, the government insurance plan for the poor and disabled, to all individuals with incomes below 133 percent of poverty or about \$29,330. Poor adults with no dependent children who can't get Medicaid coverage even if they are penniless would be able to enroll.

"These numbers underscore how important action around health reform is by the Senate this year," says Judi Hilman, executive director of the Utah Health Policy Project. "Although the legislation itself isn't perfect, that status quo is not an acceptable alternative. Utahns with and without health insurance stand to gain from reform."

There are massive differences and disagreements yet to be worked out by the lawmakers, Pollack said. But the Senate bill "is a historic, long-overdue push to move the U.S. health care system toward including everyone rather than finding ways to exclude those who need coverage most."

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