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Uninsured Utahns will benefit from health care reform, report says

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SALT LAKE CITY — George Merrill, in many ways, is like a lot of Utahns. A hardworking family man from Bountiful with a wife and eight children, he owns his own business and tries to make ends meet. But getting ends to meet has become increasingly difficult, due to mounting health care costs.

Six months ago, Merrill's wife was diagnosed with multiple sclerosis, and his teenage son has Type 1 diabetes.

In 2009, Merrill estimated he spent at least \$20,000 out of pocket to cover health-related expenses, more than he paid in mortgage payments on his house.

"I paid \$15,000 for my mortgage last year," he said. "I'm paying more for the health care of my family than I am for the 'American dream' — my home."

He said he struggles with his monthly expenses and sometimes has been late with his mortgage because he has had to pay his family's costly health insurance premiums.

He explained that losing his health insurance would be catastrophic for his family, because his wife and son would be virtually uninsurable.

Merrill's predicament mirrors that of many families in Utah and across the nation, according to Judi Hillman, executive director of the Utah Health Policy Project.

"There are people with insurance now who are paying exorbitant premiums because ... they can't do without insurance," she said. "So you've got a whole bunch of people with pre-existing conditions (who need coverage)."

A report released Thursday by a Washington, D.C.-based consumer health organization stated that approximately 476,000 Utahns under the age of 65 — 19.9 percent of Utah's non-elderly population — have a diagnosed pre-existing condition that could lead to a denial of coverage in the individual health insurance market.

The report by Families USA said that when the newly enacted health reform law is implemented, those Utahns would gain significant protections and benefits.

The new law prohibits insurance companies from denying health coverage to people due to pre-existing conditions. Insurance companies also cannot charge discriminatory premiums based on health status and exclude benefits that would treat the pre-existing health conditions.

The report shows that while individuals in all age groups in Utah have pre-existing health conditions, this is a problem that grows with age. Data indicate that 15.5 percent of young adults ages 18 to 24 have a diagnosed pre-existing condition that could lead to denial of coverage, while 35.3 percent of adults ages 45 to 54 and 44.1 percent of adults in the 55 to 64 age group could be denied coverage.

"The thousands of Utahns with diagnosed health conditions, and the many others who at some point may receive such a diagnosis, are the people most in need of health care coverage," said Ron Pollack, Families USA's executive director. "The new health reform legislation will protect all these individuals from the most harmful insurance company abuses that deny such critical coverage."

In its analysis, Families USA indicated the report totals may understate how many people actually have pre-existing conditions, because the analysis only reflects those who have been diagnosed.

Americans who are currently uninsured or underinsured and who cannot afford care often do not seek treatment and, as a result, their health condition may not be diagnosed, Pollack said.

The report was based on information on health conditions from the federal Medical Expenditures Panel Survey and demographic data from the U.S. Census Bureau's Current Population Survey.

"As our study shows, nearly one-fifth of the non-elderly population of Utah will now gain protections that they need to secure affordable health coverage," Pollack said. "As more and more people learn about these protections, they will no doubt cherish the enactment of health care reform."

West Valley resident Annette Jackson considers herself to be among those who anxiously anticipate the possibility of having affordable coverage.

The 61-year-old mother of five has been without health coverage since 2001. Stricken with rheumatoid arthritis, unable to work full-time, and in need of a knee replacement, she and her husband have struggled to pay medical-related costs for years.

For her, finally being able to have health coverage would be completely life-changing, she said.

"Joint replacement isn't something I have even dreamed of because there is no way I could pay for it," she said. "If I could walk without pain, it's possible I could go back to work."

The report with an analysis of the groups with pre-existing conditions in Utah can be found at www.familiesusa.org/assets/pdfs/health-reform/pre-existing-conditions/utah.pdf.

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