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Low-income Utahns reflect Utah's culture of self-reliance

By lincoln nehring

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State Rep. Ronda Menlove, R-Garland, has introduced legislation (the Authentic Charity Care Medicaid Pilot Program) that would require Utah's working poor to perform "volunteer work" in order to receive health care coverage through Medicaid.

Menlove has taken offense from those, like me, who are critical of her legislation on the grounds that it reflects a lack of understanding about who is on Medicaid. She argues that she has studied Medicaid and it is an area she knows well. However, those of us who accuse her of not understanding do so because we cannot bring ourselves to imagine the alternative.

Her proposal, which has received considerable support from her colleagues, would target individuals and parents with household incomes between 133 percent and 150 percent of federal poverty and who have enrolled in Utah's Primary Care Network. PCN is a limited health benefit plan for uninsured low-income adults that covers primary care services, but not specialty or hospital care. For the privilege of having such limited benefits with no coverage for catastrophic events, enrollees pay an annual enrollment fee of between \$15 and \$50, depending on income.

Currently enrollment is limited to 20,000 Utahns. But the need is much is greater than the program can support. The Utah Department of Health estimates that an additional 137,200 uninsured Utahns could potentially qualify for PCN if this cap was removed.

Menlove and her bill's supporters make the false assumptions that these low-income working Utahns "view government programs as a resource to make sure all their needs are met" and are "ungrateful for the benefits they receive."

She believes her legislation will "allow people to get out and do something to give back for the services they are receiving." To show their gratitude and earn their health coverage, she suggests that these folks can volunteer in schools or work in their local food bank.

Unfortunately, such statements simply do not mesh with reality. The vast majority of PCN beneficiaries earning between a 133 percent and 150 percent of poverty are working, but cannot get coverage through work. While their precise income levels vary depending on household size, a single adult, for example, would qualify for PCN if they earned between \$14,400 and \$16,245 per year and a single parent supporting two kids would qualify if their income is between \$24,352 and \$27,465.



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With the average health insurance plan in Utah costing \$4,257 for an individual and \$11,869 for family coverage (Kaiser State Health Facts, 2009), asking Utahns on PCN to purchase insurance on their own is to ask the impossible. These hard-working Utah families are trying to be self-reliant, but simply cannot afford health care coverage on their own.

They are people like Rebecca, a single mom of a 7-year-old daughter and a small-business owner. Three years ago she opened her own hair studio. She earns about \$20,000 per year. Given the youth of her business and the severity of the recession, she thinks this is a decent salary. However, it is not nearly enough to cover the cost of private health insurance.

Rebecca suffers from fibromyalgia, a debilitating disorder that causes extreme muscle pain and fatigue and makes her uninsurable. As a result, Rebecca has turned to PCN to help pay for the care that allows her to work, take care of her family and contribute to her community. Menlove might like to know: Rebecca already volunteers at her daughter's school.

I simply cannot believe the supporters of this legislation are intentionally accusing low-income working Utahns, people like Rebecca, who go to work every day, pay taxes, and volunteer at their kid's school, of not contributing enough to our community to be worthy of the limited health coverage they get through the state.

So I choose to believe that Utah policy leaders simply do not understand who Medicaid serves: families like Rebecca's that reflect the culture of hard work and self-reliance that Utah is known for.

Once they do, I hope they will stop trying to punish low-income families simply because they are low income and they will join us in working on real policy solutions to help end poverty and bring financial stability and dignity to all Utah families.

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