



Thursday, October 10 2013, 10:51 PM MDT

## Utah Family Benefits From Affordable Care Act

Video: [http://www.kutv.com/news/top-stories/stories/vid\\_7391.shtml](http://www.kutv.com/news/top-stories/stories/vid_7391.shtml)

(KUTV) A nightmare of a time to get through and signed up, but persistence paid off for one Salt Lake Family signing up for Obama Care or officially known as the Affordable Care Act.

The online website [www.healthcare.gov](http://www.healthcare.gov) has had serious glitches and other problems since the day it rolled out.

Phil Shurburne didn't give up and now he has insurance for his family of five for just \$123.04.

"Surprising! Very surprising, hard to believe," said Shurburne.

"I didn't believe it. I thought it was crazy," said Leia Bell, Shurburne's wife.

The couple owns Signed and Numbered a small picture frame business along West Temple in Salt Lake.

The couple has three boys ages six, nine and 11 years old and have been without health insurance for the past four years. "We were cutting our cost and one of the cost to go was health insurance," said Shurburne.

On January 1, 2014 the family will be getting their new insurance at an incredible rate.

It wasn't easy getting signed up on the government's new health care website. Shurburne says he tried again and again and again, even waking up during the middle of the night, but he finally got through.

He says his original quote was about \$880.00 a month, but with the discounts because of his family size and income it shot his premium down to \$123.00 a month.

"It's such a relief to know that we are going to have insurance," said Shurburne.

"It's the persistent folks who are getting through," said Jason Stevenson with the Utah Health Policy Project a non-profit organization trying to help people during the transition period.

Stevenson says 11.2% or about 350,000 Utahns are uninsured and many of them could qualify for major discounts in the new program.

"If you have the average Utah family apply for insurance and get the average health plan they are going to see premiums cut by at least a third in the market place," said Shurburne.

The website offers six plans with 96 different policies.

The reason why the Shurburne's were able to get such a great rate is because their annual salary is about 40 thousand dollars. With three kids that allowed them to qualify for big discounts.

Stevenson says those who qualify include single individuals with an annual income between \$11,500 and \$44,000, but for a family of four it could make up to \$96,000 a year.

As expected the more money you make the less the discounts.

Stevenson says if you're not getting through a helpful website is [www.kff.org](http://www.kff.org) that will let you know how much money you could save.

To get insurance by January 1st you must sign up by December 15th.

By Dan Rascon

(Copyright Sinclair Broadcasting Group)