Veterans gain by closing Utah's coverage gap

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RyLee Curtis and Haylee Hunsaker

We owe Utah's veterans our thanks. But do we owe them more?

One difficulty many Utah veterans face is finding access to affordable health insurance.

Approximately one in ten veterans lacks access to basic, affordable health care coverage. This trend is also true in Utah where nearly 10,000 veterans live without access to health coverage. Another 5,000 spouses of veterans are also caught in Utah's coverage gap — earning too little to afford private insurance, but too much for Medicaid. Many reasonable people mistakenly believe that all veterans and their dependents receive health care from the Department of Veteran Affairs (VA). This is not true.

Rick Gelino, a disabled veteran, who served as a Marine in Vietnam knows this struggle first hand. Although Rick is fortunate to have VA coverage, his wife never did. When she suffered a debilitating stroke last September, she needed two surgeries to recover. The mounting medical bills forced Rick, a Kearns resident, to return to work. The stress took a toll on their finances and their relationship, eventually leading to personal bankruptcy and a divorce. When he was interviewed by a Utah filmmaker, Rick said, "I ended up alone, going through a divorce, completely bankrupt, for a stroke I didn't even have. People think that Marines don't cry, but they do."

Rick's story is not rare among Utah's tens of thousands of veterans. In Weber County, where one-third of all veterans served in Vietnam like Rick, over 1,000 former service members earn incomes below the poverty level.

Most VA healthcare access is based on service-related disabilities, income, and other factors that make it difficult for many veterans to qualify. Many veterans also suffer from health problems that they can't prove are service related. Others may be eligible for VA benefits, but live too far away from a medical facility. Many veterans have unique medical and mental health needs that require specialized and consistent care.

With the governor's Healthy Utah plan, veterans who fall in the gap will have access to quality healthcare coverage through private insurance.

However, Utah lawmakers are still debating whether to increase access to coverage. There are 27 states that have either expanded Medicaid, or found a state-based solution. The veterans in those states — including Colorado, New Mexico, and Arizona — now have access to affordable coverage. In Colorado, over 37,000 veterans and their spouses gained access to affordable healthcare coverage starting last January. This nearby example should encourage Utah voters to question why our lawmakers aren't doing anything to extend a helping hand to Utah's veterans.

Nearly 15,000 Utah veterans and their spouses are living in fear of situations similar to what happened to Rick Gelino. This number is far too high in a state that prides itself on being a great place for veterans and their families to live, work, thrive, and retire.

So the next time you see or meet a veteran continue to thank them for their service.
And then next time you see your Utah representative or state senator ask them what they are doing to make sure that veterans have access to affordable healthcare coverage. No one who serves our country in uniform should have to fight for access to healthcare coverage.

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