Somewhere in Utah, three people may die by the end of the week because they can't afford health insurance.

A national study released Tuesday indicates that about 150 people in the state die each year because by the time an illness or injury is bad enough to force them into an emergency room, it has often progressed far enough that they cannot receive adequate help.

"Our safety net for many populations is more hole than webbing," said Ron Pollack, executive director of Families USA. The group is a national nonprofit organization that advocates health care for everyone. There are 47 million Americans without health insurance -- about 15 percent of the population. In Utah there are between 292,000 and 442,000 people without insurance, depending on whose numbers you use.

Health-care reform has increasingly become an issue for families and government agencies as insurance premiums have climbed more than 10 percent each year for a decade. Piling on the woes, the number of businesses offering health insurance dropped 11 percent between 2002 and 2005.

The number of people dying for lack of insurance sounds about right to Judi Hilman, director of the Utah Health Policy Project. And while 150 people a year in a state of 2 million may sound like a small number, Hilman said it should be zero.

"You have to get back to the fact that it's just not acceptable to have anybody dying because they don't have health insurance coverage," she said.

Utah Legislature passed an ambitious law this year that creates a task force aimed at reforming health care. Though it will likely take years for substantial changes to be put in place, some small changes have already been made, including millions in tax credits for individuals funding their own health insurance.

"The end goal is to have health insurance that is more portable, more affordable and accessible to all Utahns," said Lisa Roskelley, spokeswoman for Gov. Jon Huntsman.

While death may be the ultimate fait accompli of a degraded health-care system, there are plenty of other accompanying problems such as a stunted economy. Small businesses have been cutting back on coverage or killing it altogether as costs rise. That in turn forces employees to leave in search of a place with coverage.

"We're not going to have a leading economy anymore if we don't address the issue," Hilman said.

The Families USA report doesn't recommend a specific fix for the health-care system and the nonprofit doesn't advocate one presidential candidate over another. But Pollack said they are asking for something to be done.

"Our hope is that more and more leaders coming to Washington in 2009 consider this to be a top priority," he said.

- It's estimated that three working-age Utahns die each week due to lack of health insurance (approximately 150 people in 2006).
- Between 2000 and 2006, the estimated number of adults between the ages of 25 and 64 in Utah who died because they did not have health insurance was more than 800.
- Across the United States, in 2006, twice as many people died from lack of health insurance as those who died from homicide.