By the time Renae Bolson was diagnosed with stage two breast cancer, she had been uninsured for three years. Unable to afford health coverage - her employer didn't offer it - she turned to Medicaid.

"If I were in a situation to do that [buy health insurance], it would be great. But I'm not," said the 56-year-old Syracuse woman, who pays for scores of prescription medications every month, for herself and her daughter. "I have to be able to put a roof over my head."

Bolson said she would support requiring Utahns to have health coverage, often referred to as an "individual mandate," if premiums were affordable. So would the majority of Utahns -- 55 percent -- who were asked the same question in a poll conducted for The Salt Lake Tribune.

Rep. David Litvack, D-Salt Lake City, wasn't surprised; a survey of his constituents also revealed broad support.

"Whether an individual mandate is going to be necessary to really accomplish our goal of broad-based reform -- of course I would argue yes, even beyond the question of [whether there is] political will," he said.

He added: "My hope would be it [The Tribune poll results] would further the discussion and debunk some of the fear, some of the perception, around this issue."

The idea is more popular among Democrats than Republicans -- with 73 percent in favor of a mandate versus 50 percent -- as well as women and those who are not members of The Church of Jesus Christ of Latter-Day Saints.

Still, 51 percent of both the men polled and LDS Church members would support a mandate, paired with affordable policy options.

Getting everyone into the insurance pool -- including the young and healthy -- helps achieve universal coverage by spreading risk and reducing costs, some argue.

"Anyone who understands insurance principles will understand you want the largest group of people you can to help mitigate the risk of only the few who are going to [incur high costs]," said Kelly Atkinson, executive director of the Utah Health Insurance Association.

If the Legislature were to implement a mandate, he said, nearly half of the state's 287,200 uninsured would be required to enroll in programs that they're already eligible for: Medicaid, the Children's Health Insurance Program (CHIP) and the Utah Comprehensive Health Insurance Pool (HIP.) That in turn would reduce the cost shifting that occurs between the uninsured and insured, reducing "premiums more than any single thing the Utah Legislature is considering," Atkinson said.
Four of the five work groups convened by the Legislature's Health System Reform Task Force last year recommended an individual mandate. But most lawmakers weren't quick to entertain the idea, saying the political will to implement it doesn't exist.

A mandate is already part of a health reform plan being implemented in Massachusetts and is being considered in other states. It is also featured in national proposals: Utah GOP Sen. Bob Bennett and Oregon Democratic Sen. Ron Wyden's Healthy Americans Act, for one, calls for every person to buy in.

President Barack Obama has endorsed a mandate for children, but has criticized such a requirement for adults. Judi Hilman, executive director of the Utah Health Policy Project, predicts he will eventually support a mandate.

"At the end of the day, for reforms to work and to get a handle on cost, you've got to get everybody into the health care system," she said. "The coup de gras for that has to be a mandate."

The other option, she suggests: "You make coverage truly affordable and then you educate the population about the importance of insurance. There is nothing I would like more than to accomplish those two things and not impose a mandate."