

## Utah's uninsured rate held steady in 2008

Children » The percentage of Utah kids without coverage dropped

By Sheila R. Mccann - The Salt Lake Tribune

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An estimated 10.7 percent of Utahns - or 298,200 residents - did not have health insurance last year, a rate that essentially remained steady from 2007, according to a newly-released state study.

Results of the annual Utah Healthcare Access Survey showed a small increase of an additional 11,000 Utahns without coverage. But health care advocates believe the state's results undercount the uninsured, arguing the survey via land line phones isn't as effective in reaching low-income families or young adults who use only cell phones.

The good news: the number of uninsured children in Utah dropped by more than 13 percent, and state health officials say they will work to extend the trend. They attributed the boost in insured children to easier enrollment in CHIP, the state Children's Health Insurance Program. Funding approved last year allowed year-round enrollment for the first time since 2001.

By the end of 2008, CHIP enrollment had jumped to more than 37,000 children, from approximately 25,000 children in July 2007 when enrollment last opened. David Sundwall, executive director of the Utah Department of Health, said he has an "ambitious" goal of having CHIP enrollment at 50,000, despite a recent cut to CHIP's marketing budget.

"Having health insurance is healthy for you," he said, urging parents to investigate their eligibility. CHIP enrollment is especially important with the poor economy, he said, because it helps ensure children's health screenings and vaccinations continue.

The statewide telephone survey found 76,000 Utah children are uninsured, and state health officials estimate 55,000 of them meet income requirements for CHIP or other state programs.

Based on national data, the Utah Health Policy Project believes Utah's uninsured rate is closer to 15 percent, said executive director Judi Hilman. That data shows 26 percent of Utah children living under 100 percent of the federal poverty level are uninsured, compared to 20 percent nationally.

With children, "We're headed in the right direction," Hilman said, "but if you look down at the detail, we are much less impressed. ... We're not doing a very good job with the poorest of the poor."

To attract and keep families in Utah's public insurance programs, the state needs to continue efforts to adopt best practices, Hilman said. Examples include simplifying enrollment and removing Medicaid's asset test for eligibility, a step 47 other states have taken, she said.

Sundwall said he is concerned that the survey showed 37 percent of the state's Latinos were uninsured. The health department has spent \$75,000 over the past year and a half on targeting Latinos to enroll in CHIP, including a grant to Comunidades Unidas in Salt Lake City.

The center used the funding to go to Latino churches and businesses and make door-to-door visits, said Candace Gibson, program coordinator. Personal, culturally-competent approaches "tend to really work more," she said.

She also cites bureaucracy in the programs -- from lost applications to uncertainty among families about providing continuing information to maintain eligibility -- as a barrier.

The state survey showed the number of uninsured adults, ages 19 to 64, increased by 12.3 percent in 2008. One option for adults: The state's Primary Care Network (PCN), a basic preventive plan, which has enrollment open through April 30.

But Hilman argues the plan is so "bare bones," with no coverage for catastrophic care, that enrollees should not be counted as insured. Moving forward, she said, the state's health care reform efforts should be focused on ensuring adequate coverage for everyone.

And reform efforts will need accurate data about the uninsured, added Elizabeth Garbe, coverage initiatives director for the Utah Health Policy Project. Amid recent efforts to cover residents in Massachusetts, officials were surprised by a state undercount of the uninsured needing coverage, she noted.

Utah's survey also showed the key role workplace insurance continues to play. Of state residents insured in 2008, 78 percent had coverage through a current or former employer or union. That was down slightly from 79.5 percent in 2007.

## GET COVERED

**A Family Enrollment Fair** will be held Tuesday, March 24, from 5 p.m. to 7 p.m. at the Sorenson Multi-Cultural Center, 855 W. California Avenue, in Salt Lake City.

**Staff from the state's public health care programs**, including Medicaid and the Children's Health Insurance Program or CHIP, will help uninsured Utahns apply for low-cost or free coverage. Activities will be provided for children. The event is part of national Cover the Uninsured Week.

**To learn how to apply** for CHIP, visit [utahchip.org](http://utahchip.org) or call 1-877-KIDS-NOW.

**Enrollment in the state's Primary Care Network**, a basic preventive plan, is open through April 30. For information, visit [health.utah.gov/pcn](http://health.utah.gov/pcn) or call 1-888-222-2542.

**National pharmaceutical companies** have expanded eligibility for their Together Rx Access cards, which help the uninsured with prescription costs. For information, call 1-800-966-0407 or visit [TogetherRxAccess.com](http://TogetherRxAccess.com).

### **Talking reform**

The Utah Health Policy Project will hold a statewide discussion Wednesday at 4 p.m. at multiple sites regarding health system reform. In addition to a statewide Webcast, sites include:

Salt Lake City: 650 Komas Dr., Research Park

Murray: Salt Lake Valley Environmental Health

Ogden: McKay-Dee Hospital

Farmington: Davis County Health Department

Provo: State Regional Office Building

St. George: Dixie Regional Medical Center

To participate, contact [Jessica@healthpolicyproject.org](mailto:Jessica@healthpolicyproject.org) or 801-433-2299.

Utahns enrolled in the state's Primary Care Network plan are encouraged to participate.

### **Who are Utah's uninsured?**

The Utah Department of Health's annual telephone survey found that 10.7 percent of Utahns were uninsured in 2008, compared to 10.6 in 2007. It also found:

» Of the 298,200 uninsured Utahns, more than 72,000 had incomes that fell below the federal poverty level.

» More than 100,000 were employed full-time.

» More than 41,000 were self-employed.

The survey also found:

» 37 percent of Latinos were uninsured.

» 42 percent of adults without a high school diploma were uninsured.

» 16 percent of self-employed Utahns were uninsured.