

## **1 in 4 Utah families spend 10 percent of income on health care**

Ace Stryker - Daily Herald  
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Nearly 25 percent of Utahns spend more than 10 percent of their pretax income on health care -- and the vast majority of those have insurance, according to a new report.

Families USA, a nonprofit Washington-based health-care advocacy group, released research Wednesday that says 620,000 Utah residents will watch at least a tenth of their income evaporate this year in medical expenses. That number has almost doubled from about 312,000 in 2000. What's perhaps even more startling is that 87 percent of them -- nearly nine out of 10 -- will have health insurance all the while.

Elizabeth Garbe, coverage initiatives director for the Utah Health Policy Project, said the numbers herald a need for drastic reform.

"They point to the need to add affordability in health care," she said. "We're, in the end, not immune to any of the systematic problems."

And you don't have to go far to find families buried even further in mountains of medical bills. About 166,000 Utahns -- roughly 6 percent of the state -- pay more than a quarter of their pretax income toward health care. That has more than doubled since 2000, when there were about 75,000 people in that situation. And once again, 82 percent of residents in that group also have health insurance.

Kim Bailey, senior health policy analyst at Families USA, said Utah is far from the only state feeling insurance woes. Nationally, 64.4 million people pay more than a tenth of their income toward medical bills. That's about 21 percent of the overall population.

"Over the last decade, millions of Americans have joined the ranks of the uninsured," she said. "The number of families who are facing unmanageably high costs has grown."

Garbe said that to address the issue, Utah policy makers must do two things: determine a sliding scale for health-care affordability by income level and establish a baseline for coverage.

"We need to look at the products that we're going to be developing in the future as well as those that we currently have in the market," she said.

Ron Pollack, executive director of Families USA, said the trend must be reversed before it goes much further.

"Utah families are hit hard in the wallet because of skyrocketing health costs," he said. "As a result, Utahns are spending much larger portions of their family incomes on health care -- and health care is becoming less and less affordable."