



Utahns

SPEAK UP



ACA will Benefit Uninsurable Utah Business Woman

Christine, a businesswoman working in the financial industry, was diagnosed with rheumatoid arthritis while still covered by insurance through her employer. The medication for her condition cost over \$4000 every 7 weeks! That was manageable until she was laid off in 2009. She was able to keep her health insurance temporarily through COBRA, but after that expired, she was faced with paying for her medication out of pocket or going without and compromising her health. She simply couldn't afford it.

As Christine shopped for insurance on the individual market, she was dismayed to find out that because of her diagnosis she was repeatedly either denied coverage or offered coverage that excluded her pre-existing condition. At that time, Christine's only option for health insurance was to enroll in Utah's High-Risk Insurance Pool (HIP), but at \$353 per month she couldn't afford it while she was unemployed, so she found herself in ranks of the uninsured.

Amidst all of this, Christine was able to find some success at managing her autoimmune disease through diet and lifestyle. She also found luck in love and got married. This last development, by happenstance, brought an added benefit in that she became eligible for health care coverage through her husband's employer.

Despite her current coverage, Christine reflects back on the stress that saddled her during the period of time when she had no access to health insurance. "I was worried every single day," says Christine. "My family has a lot of health care issues and I know how important health insurance is." This strong family history of health care issues and the experience of watching a friend lose everything to bankruptcy after a bad accident, along with her own discouraging experience, has made her very aware of the need to reform our health care system. In fact, Christine chose to take a proactive approach and become an insurance broker so she can help others. She said, "People don't realize how important health reform is until a family member needs health care."

The Affordable Care Act (health reform) means no-one can be turned down.

- Federal health reform includes "guaranteed issue" meaning that insurance companies can no longer turn down people who apply for health insurance because they are already sick.
- Federal health reform includes subsidies for people who buy insurance in the individual market, to make sure everyone can afford health insurance.