



Uninsurable Utahns

SPEAK UP

Health insurance has become a major source of distress in our lives -- ironically even more distressing than the fear of cancer itself.

Alan, Diane, Brady, and Natalie
Orem, UT

Alan, 54, is trim, athletic and has run 6 marathons. He is a BYU graduate and works in sales and marketing. **Diane**, 50, maintains a healthy lifestyle. She is a BYU graduate in elementary education and has been a self employed teacher for 19 years. **Brady**, 20, is a tall, athletic young man currently serving an LDS mission in Taiwan. He rides his bike several hours per day. Before his mission he was a student at USU. **Natalie**, 17, is a high school junior, on the swim team, takes two PE classes, and was just elected a student body officer. This will be her third summer teaching swimming lessons and working as a lifeguard.



All are healthy, yet all have been deemed uninsurable...

"Besides sharing the same address and last name, all four of us have something else in common: We are each UNINSURABLE because of prior health conditions," explains Diane. In 2000, both Diane and Alan were diagnosed with cancer, yet both have been cancer free for almost 8 years. Their son Brady's lung collapsed while exercising on his mission in Taiwan. This happens occasionally to thin, young males and has a 30% (or less) chance of recurring. Like most teenagers, Natalie has a mild case of typical teenage acne; she uses a prescribed topical gel that keeps her acne under control.

Access to health insurance governs their lives ...

"We soon became initiated into the harsh realities of "Health Insurance 101 for the Uninsurable." Over the past seven years we have become experts in the numbing reality of COBRA laws, Certificates of Creditable Coverage, and taking menial jobs just to maintain insurability." As a result of prior health conditions, the family's need for health insurance governs what they can do to earn a living. Both Alan and Diane have been forced to change their career plans in order to provide insurance for their family. They were both self-employed, but have traded off taking lower paying jobs strictly for the insurance. "Sadly enough, because of all the insurance regulations and continuous coverage requirements, at some point paying these exorbitant premiums becomes more important than buying groceries or making the mortgage payment! If we don't have health insurance, and something happens, we could lose everything."

Because of the way underwriting works we have to be part of a large group...

"My family does not, AT ANY PRICE, have the opportunity to obtain health insurance any other way than through a group." Yet, due to the system's failures, this family quickly learned that they had to be a part of a LARGE group, not a small one. "When our medical history becomes known, we will bump up the rates for the rest of the small group and make the premiums prohibitive for everyone involved. We, in effect, contaminate everyone's chances of obtaining affordable health insurance. We were part of a group with only two members... and were quoted a price of \$1800 PER MONTH PER FAMILY. That is more than our mortgage payment and grocery bill COMBINED. Health insurance is not optional in this day and age, but it has become discriminatory. There are just too many cracks for hardworking people to fall through. What we desperately need is reasonable access to reasonable healthcare at a reasonable price."