



**Uninsurable Small Business Owners**

**SPEAK UP**

***“The irony is that we would be better off medically if we were to close our shop, claim disability, and go on Medicaid! We just don’t want to do that: we need affordable insurance to grow our business.”***

### **Stephen Hatch, President, Hatch Family Chocolates**

Stephen Hatch, along with his wife, owns a very popular specialty chocolate shop, Hatch Family Chocolates, in the heart of Salt Lake City's Avenues district. As his small business continues to thrive, it becomes increasingly difficult to provide insurance to his employees, his family, and even for himself. Born with a condition called pseudoachondroplasia, a common form of dwarfism, Stephen is constantly made aware that he is "different" by the current health insurance business model which is to avoid risk and charge higher premiums for those with conditions that may become expensive to manage. Though Stephen shares his “difference” with hundreds and thousands of people in the U.S. and he is an otherwise healthy, successful businessman, he cannot find decent affordable health insurance.



### **Better off on Medicaid...**

*“The irony is we would be better off medically if we were to close our shop, claim disability, and go on Medicaid! We just don’t want to do that. We need affordable insurance to grow our business. I don't know what the future brings, but without a change to our health care system, my wife and I, as well as thousands of other Utahns, will find themselves without health insurance.”*

### **Anyone can become uninsurable at any time...**

*“It's not only those who are uninsured who are impacted by the health care crisis. The reality is that anyone can become uninsurable. The great health that you might enjoy today can change instantly. Perhaps your next routine check-up will reveal an unknown illness or maybe on your drive to work you get in an automobile accident.”*

*“Today there are hundreds and thousands of people without basic health insurance. Tomorrow, you may belong in that statistic. The time to change is now: we must to ensure that everyone has affordable access to full health insurance coverage.”*