



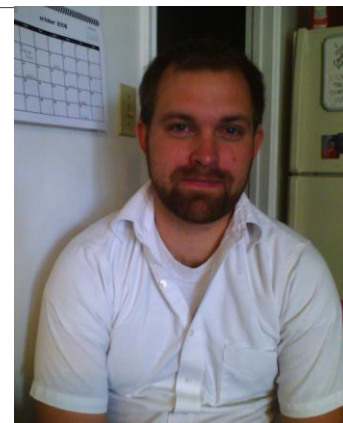
Utah's Uninsured

**SPEAK UP**

*This Taylorsville family is contemplating dropping their health insurance because it is too expensive, even though they have a baby on the way. ..*

## **S.M., Age 24**

Worry is not a feeling you want to have with a baby on the way, but S.M. and his wife worry a lot about health insurance and how they are going to pay for the care they need. They bought insurance because they knew they wanted to have a child, but they are realizing that the coverage they have is unaffordable. Now they have to choose whether to drop their coverage and try to apply for Medicaid or keep struggling to pay the bill.



### ***Struggling to pay for health insurance with a baby on the way...***

S.M. and his wife are expecting their first child! But, they spend a lot of time worrying about health insurance. When S.M. and his wife decided they wanted to start their family, they were uninsured. As students, they had relied on school health clinics for primary care and otherwise went without real insurance. But they knew they should have coverage for the pregnancy. Three months before they got pregnant, they applied to various individual plans. They were accepted to only one and enrolled immediately. Now, they pay \$300 a month for a plan with a \$5,000 deductible. *"All of our money is going towards this pregnancy and deductible," says S.M. "We are not quite clear on what the insurance is actually going to cover."* Cash flow is tight for their family right now, and they are struggling to pay the insurance bill. They are thinking of dropping their coverage and qualifying for Medicaid. *"It's hard enough to find the money to buy food, let alone everything we need for the baby,"* S.M. says. He just started work at a big company with great benefits, but he doesn't qualify for the insurance for about 6 months. That could be an option for them in the future, but right now they are caught between a rock and a hard place, with a baby on the way.

### ***A Policy Solution: Making coverage affordable***

Affordability is a barrier for this family in obtaining and keeping insurance. The health system reforms now under construction must address cost containment and affordability so that families like S.M.'s can afford to get cost-effective pre-natal care and pregnancy coverage, and be financially stable. Tackling these key issues will bring much needed relief to this family and thousands like them. Several other states have conducted affordability studies to define the percentage of income households can devote to health care and still be able to address other necessities. Utah should do the same.

Second, a portal or market facilitator would better allow this family to shop for plans. Like Travelocity encourages comparison and competition for airline flights, the portal would allow this family to compare pregnancy coverage between plans and select the one most aligned with their needs.