

David N. Sundwall: It's time: Expand Medicaid in Utah now

By David N. Sundwall

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Here are five reasons for my support of Gov. Gary Herbert's Healthy Utah plan in closing the coverage gap for low-income Utahns.

The Affordable Care Act (ACA) promised low-cost health insurance to every American who needed it. But it failed.

That's because the 2012 Supreme Court decision upholding the ACA also let states decide whether their lowest-income citizens (earning under \$11,500 a year for a single person) should receive access to health insurance. Utah hasn't decided yet, leaving 45,000 residents — mostly working adults and many with kids — in a coverage gap without access to health insurance. Our governor wants to change that, and he's hopeful the state Legislature will adopt his Healthy Utah Plan.

Gov. Gary Herbert has proposed we join the 27 "expansion" states — but do it in a way more compatible with our conservative political views. His plan would use public funds to help the poor buy private health insurance. He would also require the new beneficiaries to exercise greater personal responsibility over their health care decisions and costs.

As a practicing physician, I see Medicaid and uninsured patients every week in one of our state's "safety-net" clinics. Most are grateful for the care they receive and attain better health because of the service we provide. Some abuse this privilege by seeking too much treatment and skipping valuable appointment slots. But these people are atypical of most Medicaid recipients. Plus, the Healthy Utah Plan addresses these concerns by creating financial incentives for people to use health care more wisely.

Experts from both Gov. Herbert's staff and the federal government are hashing out the final details of the plan before bringing it to the Legislature — likely early next year. But you don't need a Ph.D. to understand why closing Utah's coverage gap makes sense.

First, to improve the health of uninsured Utahns. Multiple reputable studies (Health Affairs, Notalys, LLC) indicate that people with health insurance are healthier than those who lack it. Access to preventive services can stop diseases from developing, and access to specialty care can prevent an injury or illness — like diabetes or cancer — from becoming more serious and costly.

Second, to improve the health of Utah's economy. The Healthy Utah Plan will bring back \$258 million of our taxpayer dollars to the state. This is money we are already sending to Washington, D.C., and other states. Returning this money to Utah will strengthen our state's private health insurance market, create 3,000 new health care jobs and cover the uninsured.

Third, to respect Utah's taxpayers. We are already paying for the cost of the uninsured when they seek treatment in emergency rooms and can't pay their sky-high bills. Plus, employers and individuals subsidize the cost of the uninsured through higher health insurance premiums. We also pay state and federal taxes and donate to charitable organizations like the one I volunteer at. The Healthy Utah Plan is a more efficient use of taxpayer dollars that closes the coverage gap and reduces unnecessary drag on our health care system.

Fourth, to reduce uncompensated care. The ACA cut federal funding hospitals customarily relied on to cover the costs of caring for the uninsured. Why? Because Medicaid expansion was designed to give these people coverage. With Utah still undecided, our hospitals and doctors are being crushed between reduced federal support for uncompensated care and an uninsured population who still can't pay for medical services.

Fifth, because it's the humane thing to do. Utah is a compassionate place, with a proud tradition of caring for those in need. We do this through many private and religious organizations. But I know firsthand "charity care" alone is not sufficient to care for the health care needs of uninsured Utahns. And anyone who spends a day in a health center clinic or talks to a primary-care doctor who treats the low-income Utahns will discover the same.

It's time Utah move forward. I support the governor's efforts to close the coverage gap, and I urge the public to tell Utah lawmakers to support the Healthy Utah Plan.

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