

# Deadline passes to sign up for health insurance under Affordable Care Act

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Link: <http://fox13now.com/2015/02/15/10-p-m-sunday-marks-deadline-to-sign-up-for-health-insurance-under-affordable-care-act/>

Video: [http://fox13now.com/2015/02/15/10-p-m-sunday-marks-deadline-to-sign-up-for-health-insurance-under-affordable-care-act/#oid=5oNDJlczofp3Koaj\\_3YcMo1EesO3herp](http://fox13now.com/2015/02/15/10-p-m-sunday-marks-deadline-to-sign-up-for-health-insurance-under-affordable-care-act/#oid=5oNDJlczofp3Koaj_3YcMo1EesO3herp)



SALT LAKE CITY — Sunday is the official deadline to sign up for health insurance under the Affordable Care Act, and those without insurance who don't sign up could see a hefty fine.

By 10 p.m. Sunday, Utahns will just have needed to get their foot in the door—beginning the application process on [healthcare.gov](http://healthcare.gov) in order to receive coverage and avoid the penalties. FOX 13 News sat down with one Salt Lake resident who said the Affordable Care Act saved his life.

“When they tell you, you have cancer, I think your brain goes blank, you don't know what to think,” SLC resident Refugio “Victor” Saldivar said.

Saldivar said that on December 9 of last year he went to an appointment he never would have made if he didn't have insurance.

“You pay when you can or you don't go, you just don't go,” Saldivar said of those who don't have health insurance.

The following day, Saldivar was told by his doctor he had renal cell carcinoma, which is a cancer of the kidney. By the time the news had sunk in, doctors already had him on a path to beat it.

“But before I could process the fact that you have cancer, you're already working towards getting it removed or doing something about it,” Saldivar said.

The story would have played out much differently had the news of his cancer come just months before. As a self-employed hair-stylist, Saldivar went more than 20 years without health insurance.

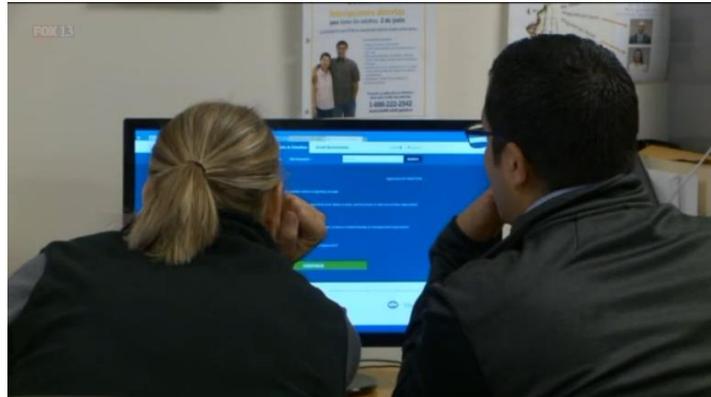
“I couldn't afford it,” he said. “I would look every so often on my premiums, and every premium I always found was like six or seven hundred dollars a month.”



Randal Serr, Director of Take Care Utah, said as of February 6 about 124,000 Utahns had signed up for health insurance under the Affordable Care Act. That number continued to rise as the February 15 deadline grew closer.

“So, there’s a lot of people that are signing up and having a positive experience, I think the biggest thing is people are signing up and finding it’s more affordable than they would have thought,” Serr said.

Utahns with questions about healthcare or who are having trouble navigating healthcare.gov can get in-person help with Take Care Utah. Over the phone assistance is available by calling 211. Visit Take Care Utah’s website by clicking [here](#).



“There’s still a lot of misinformation out there about Obamacare, so typically when we get a call we walk them through a couple questions that they have and then a lot of them come into our office, or any of the offices around the state, and end up signing up for health insurance,” Serr said.

Saldivar said he believes insurance is crucial for everyone in the country.

“I think it’s very vital for everyone to have it,” he said. “A healthy America is a working America. People who are uninsured and aren’t feeling well are not very productive.”

Saldivar had surgery to remove his cancerous kidney on January 9, and today he’s an advocate for Obamacare because without it, he might not have seen 2016.

“The last words the doctor said to me are, ‘Go get your life back’ and so for the last month I’ve been trying to get my life back—going back to work, trying to get back in the swing of things I used to do, and just looking forward to the following years to come,” Saldivar said.

Those without insurance who do not at least begin the application process on healthcare.gov by 10 p.m. Sunday will see a fine of \$325 per adult, half that per child, or 2 percent of your income—whichever is higher.