

Day in the Life: Victor

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Feb 02, 2015

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Fifty-eight-year-old Victor Saldivar is a Utah native. For the past 31 years he has owned and operated Kaos Hair Studios, a small business in Salt Lake City.

Being self-employed, Victor found it was just too expensive to afford health insurance. When he started his business in the 1980s, it cost was about \$125 a month, but prices kept going up year after year. Eventually it was over \$400 a month and he made the difficult decision to cancel it.

However, after doing so he found it was impossible to be seen by a quality doctor. And three years ago, Victor fell ill with pneumonia. He went to a facility where the doctor prescribed him an allergy medicine. His medical bills stacked up and he is still paying them off today.



All this changed when the Affordable Care Act marketplace opened in Utah. Victor remembers being so excited. He called the healthcare.gov call-center to get enrolled in a health plan. With the tax subsidy, he found a plan that costs him \$55 per month with a \$500 deductible that became effective last June.

In September, though, Victor was having a hard time breathing and thought he might need an inhaler. Because of his health insurance, Victor went to see a doctor who sent him to the emergency room to run his blood work.

The results of the blood work showed something abnormal with his kidneys. After a follow-up CT scan, Victor was diagnosed with renal cell carcinoma – kidney cancer.

He saw a urologist and the decision was made that he would have one of his kidneys removed. On January 8, just a few weeks ago, Victor's kidney was removed.

"Without the Affordable Care Act," Victor told Secretary Perez when they sat down to chat in Salt Lake City. "I'd be dead within a year."

Now, just a few weeks later, Victor is back on his feet and back at work. Thanks to the Affordable Care Act, he's not worried that he'll go bankrupt because of his medical bills. "The Doctor removed the cancer and I got my life back," Victor said.

Running a business — like Kaos Hair Salon — means making tough choices, but choosing health coverage can be easy. Under the Affordable Care Act small businesses are benefiting from new tax credits and protections against excessive price increases.

To browse plans and sign up for coverage, visit healthcare.gov by February 15 for your last chance to get covered in 2015.