Take Care Utah Solves the State's Hardest Enrollment Challenges

*KUTV's "Get Gephardt" explains how nonprofit navigators help Utahns enroll in insurance when no one else can.*

If you missed Monday night's *Get Gephardt* segment on KUTV-2, you should check it out ([link](#)). In it Matt Gephardt returns to a story he first reported in February ([link](#)) about three Utah families who struggled to enroll their new babies onto their health insurance.

According to the Affordable Care Act, a birth or adoption triggers a 60-day window to enroll anyone in the family on new insurance. This insurance will retroactively cover the delivery expenses of the new baby.

But Gephardt reported how these Utah families were denied coverage by their insurers, or given inadequate information by the health insurance marketplace—leaving them with thousands of dollars in uncovered bills.

In *Monday's follow-up segment* Gephardt reported how trained navigators affiliated with Take Care Utah (TCU), a statewide network of trained enrollment experts, helped to solve the problems faced by these Utah families. These navigators also helped many
more families who contacted KUTV after the original story aired. In each case, Take Care Utah staff unraveled the complicated timelines and paperwork to get everyone in these families insured.

**If you would like to report on a similar story,** Take Care Utah has two new Utah families who are willing to speak to the media about their experiences. They were originally denied insurance coverage for their new babies, but later got it restored after free assistance from Take Care Utah staff.

For more information, please contact the UHPP staff members listed at the end of this email.

**Take Care Utah** (TCU) is the Utah-based enrollment expert for healthcare.gov and the Affordable Care Act (ACA). TCU is a partnership between the Association for Utah Community Health (AUCH), the Utah Health Policy Project (UHPP), and the United Way of Salt Lake 2-1-1.

Take Care Utah’s 120+ trained navigators and application counselors offer outreach and enrollment assistance to Utah residents across the state free of charge. Most Utah navigators and applications counselors are based in health clinics, hospitals, nonprofit organizations, schools, libraries, and insurance brokerages. Over the last two years TCU’s affiliates have helped over 180,000 Utahns to better understand their new insurance options. You can locate your nearest Take Care Utah assistor by going to www.takecareutah.org, or by calling 2-1-1 from anywhere in the state.

Utah relies on the federal healthcare.gov website to enroll residents in subsidized health insurance. Consumers can apply for coverage at www.healthcare.gov, or see plans and prices before they apply at www.healthcare.gov/see-plans

Utah is currently in a special enrollment period, which means that consumers must experience a qualifying life event (see list [here](#)) to purchase new insurance.
However, Utahns who learned they face a fine on their 2014 taxes for not having health insurance can enroll now during a Tax Season Special Enrollment Period that lasts from March 15th to April 30th. Go to www.takecareutah.org for more information on this limited Special Enrollment Period. Utah’s next Open Enrollment Period, when anyone can sign up for coverage for any reason, begins November 1, 2015.

For more information, or to set up interviews with Utah families helped by Take Care Utah, contact:

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