Senate Bill 164: An Answer for Utah’s Uninsured Families

Link: http://utah.todaysmama.com/2015/02/24/senate-bill-164-answer-utahs-uninsured-families/

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Have you ever received a medical bill that drained your savings for a month or two? Even with health insurance, medical bills can be a heavy financial burden to bear. But for thousands of Utah families living without health coverage, it often means financial ruin.

By supporting Senate Bill 164, the Healthy Utah Plan, you can help Utah families gain access to affordable healthcare.

Why do we need SB164, The Healthy Utah Plan?

Over 53,000 Utahns don’t have access to affordable insurance coverage because they are living in the “coverage gap.” These Utah workers, students, and families don’t qualify for Medicaid coverage, yet earn too little to purchase private insurance through Obamacare. With many working more than one job to support their families, there are few option for adequate health care, often foregoing treatment even when they desperately need it.

Now there is help for Utahns in the gap—Senate Bill 164, the Healthy Utah Plan.

How will SB164 (Healthy Utah Plan) close the coverage gap?

- It offers affordable private—not government—insurance to parents and families who otherwise can’t get coverage.
- It allows participants to go to local doctors and clinics in lieu of expensive emergency-room visits.
- It helps individuals pay for their employer-provided health plans if they cannot afford it on their own.

Of course, covering these 53,000 Utahns wouldn’t be free, but doing so provides long-term economic benefits to the state and its residents. Employers from certain industries understand the financial return of helping Utahns staying healthy—a healthier workforce means a stronger workforce. That’s why Governor Herbert is collaborating with them to help cover the cost of the plan.
If you already have health insurance, you may be asking, “Why is this my concern?” The reality is uninsured individuals drive up healthcare costs for everybody. With few other options, the uninsured are forced to seek treatment where costs are highest—the hospital emergency room. With many people unable to pay the resulting bills, the unpaid balance is absorbed by healthcare providers and insurance companies. This means higher healthcare costs for you.

The Healthy Utah Plan, SB164, provides everyone with a fair chance of obtaining affordable health insurance. It not only helps uninsured Utah families, but it also helps reduce costs for Utahns who do have insurance.

**Ready to help close the gap?**

With 53,000 unable to obtain affordable healthcare coverage, chances are you know someone living in the gap. It may even be you.

The healthcare proposal was passed by the Senate Health and Human Services Committee and now heads to the senate floor as Senate Bill 164. **Be sure to tell your Representatives that you support the plan.**

Join the growing number of Utah organizations that are telling the Utah legislature to vote to close the gap.

**What can you do?**

**Voicing your support for SB164, the Healthy Utah Plan, is easy:**

- Generate a letter of support that will automatically be sent to your state representative.
- Share your own story of living in the gap or read about Utah families who need your support.

*This post was sponsored by CoverTheGap.org*