

Kathleen Kaufman: Healthy Utah can protect against trauma of medical debt

Link: <http://www.deseretnews.com/article/865628236/Healthy-Utah-can-protect-against-trauma-of-medical-debt.html>

Deseret News

May 10, 2015

Dear State Legislator,

This spring a blizzard struck Utah. Come on a journey with me ... a journey very possible for any of us. Your vehicle was side-swiped and sent under the wheels of a semi. Your vehicle was one of those crushed between trucks on I-80. You survived. This is what happens next: You have sustained a severe head injury and multiple crushed bones. You are expertly extricated, stabilized at the scene and transported to a Level One Trauma Center. Here, the critical care team identifies your traumatic brain injury (TBI), spinal compression and several internal organs damaged in the crush. Surgery saves the organs, but there is no definitive care for your brain injury and spinal cord compression except time and rehabilitation.



You survive and gradually improve in the ICU over several weeks until complications set in and then it is a daily fight for your life against infection, kidney failure, respiratory failure and ever-varying intracerebral pressure. After 84 grueling days with much pain and a huge amount of mechanical, medical and nursing support, you are stable enough to go to the acute care floor. A few more weeks pass with daily struggles and you are deemed ready to go to the rehab floor.

After a couple rough weeks in rehab where you struggle to strengthen muscles, you are told you will probably not be able to return to work. You will be treated on the rehab floor until you can be discharged home. Without work you will have no insurance. Your family begins to spend its savings on sending you to daily outpatient physical therapy, occupational therapy and speech therapy. Given the nature of your profound injuries, you valiantly learn to stand with only a little help, but you have months if not years of further therapy to retrain your brain and body to fully function.

Your spouse cannot work many hours because of his or her devotion to caring for you. Your spouse has no employer-provided health insurance. Your family has spent its savings and funds donated by many generous friends. Your spouse declares medical bankruptcy. Therapy stops, and you can only receive needed medical care through the emergency room. And there will be

much care needed as your injuries never fully resolve. Your family is broke, you have no health insurance and your caregiver cannot work due to caring for you.

This is reality for many trauma patients. [In 2013](#) over 9,000 Utahns survived trauma and 300 of these survivors had had very severe injuries that probably prevented a return to work. These are people in the most productive phases of their lives — people like you and me. Every trauma patient risks medical bankruptcy. If the person is very severely injured, they have a 20 percent chance of more than three weeks of hospitalization. There are people who struggle between life and death for months in the ICU.

This could happen to any of us. Utah needs access to care, good care, for its uninsured patients. Utah needs the governor's Healthy Utah plan. Give this some thought — it could easily be you needing help. Do the right thing and provide access to care for the uninsured of Utah. Any Utahn could join that group with a near-fatal accident. (And I hope your constituents clip and send this reminder to you.)

Kathleen Kaufman is a retired nurse educator and trauma nurse. She is the past president and current policy chairwoman for the Utah Nurses Association.