

Utah's insurance coverage gap hurts families

■ BY JASON STEVENSON

This is a story about two Utah families. But it's also about two futures for Utah.

The Jacobsens live in Sandy.

myview They earn \$40,000 a year and work hard to make a better life for their three kids. Since they don't receive health insurance from their jobs, their kids are covered by Medicaid, and the parents must buy insurance for themselves. Fortunately, the breast cancer scare that once made Mrs. Jacobsen uninsurable no longer blocks her from coverage. After browsing among dozens of plans, they pick one with a \$418 premium. And because they shopped on the new insurance marketplace, the Jacobsens qualify for a subsidy that cuts their premium to \$134 a month and reduces their deductible. For the first time

in years, the entire Jacobsen family has health insurance.

Down the street lives the Wilson family. They work just as hard as the Jacobsens, but because they work part time to take care of a disabled family member, they earn \$26,000 a year. Their kids are also on Utah's Medicaid program, which provides insurance to 198,000 children. But unlike the Jacobsens, the Wilsons can't afford to buy health insurance on the marketplace. That's because they earn below the poverty level and don't qualify for the same premium subsidies. Why? Because in 2012 the U.S. Supreme Court limited subsidies to people earning above 100 percent of the poverty level in states such as Utah that haven't expanded Medicaid. In addition, the Wilsons earn above Utah's income cutoff to qualify for Medicaid as parents. They, like more than 53,000 other Utahns, are caught in

our state's Medicaid coverage gap and can't afford health insurance.

On paper, the only difference between the Jacobsens and the Wilsons is their insurance status — a fact determined by several thousand dollars of income a year. But listen to their kitchen table conversations, and you'll see a much wider gap developing. Because of their insurance subsidies, the Jacobsens can start a college fund for their kids. When Mr. Jacobsen cuts his hand using a power saw, they can pay the hospital bills without going into debt. Meanwhile, the Wilsons rack up unpaid hospital charges from Mr. Wilson's undiagnosed blood pressure problems. When Mrs. Wilson develops dizzy spells, she doesn't tell her husband because he's already under too much stress. After she collapses and is taken to the hospital, they miss a rent payment to cover her medications. Far from planning for their

future, the Wilsons are just trying to survive until the next month.

For three years the Wilsons and thousands of other Utah families have been waiting for lawmakers to fix Utah's coverage gap. We shouldn't be waiting anymore. We have a workable plan to give the Wilsons access to insurance. It's called the Healthy Utah plan. Not only was it designed by Gov. Gary Herbert's staff, but it's supported by a solid majority of Utah voters, praised by our business and health care leaders, approvable by the federal government and it passed the Utah Senate during the 2015 legislative session. Instead of expanding Medicaid, Healthy Utah extends premium subsidies to individuals and families earning from 0 percent to 133 percent of poverty, giving everyone in the coverage gap access to a choice of private or employer-based insurance or Medicaid. Plus, Healthy Utah is actually much cheaper for

Utah taxpayers than alternatives because it returns hundreds of millions of our own federal tax dollars to help cover families such as the Wilsons.

Instead of asking "Why are the Wilsons still waiting?" we should be asking "Why isn't the Utah Legislature closing the coverage gap by passing the Healthy Utah plan?" Because every day that goes by without a solution, the Wilsons — and thousands of families just like them — fall further behind.

Earlier this year the Utah Legislature committed to a July 31 deadline to find a workable solution to Utah's coverage gap. As that deadline approaches, the Wilsons, the Jacobsens and all Utahns need to hold our elected leaders accountable to finally fix this gap that harms so many of our neighbors.

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