

State considers doubling CHIP and UPP wait period

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Public Hearing Tomorrow

(KCPW News) Health care advocates for Utah's poor say a move to double the waiting period, from 90 days to 6 months, for two state sponsored public assistance programs, CHIP and UPP, will punish those who most need the state's help. However, Nate Checketts of the Utah Department of Health's Bureau of Access says a longer waiting period is necessary to ensure the public programs don't crowd out the private insurance market.

"This is related to a provision that the state already has in place in order to discourage families from dropping their private policies and coming into directly substituting that with a public policy," Checketts says.

Lincoln Nehring, an analyst for Salt Lake City-based Health Policy Project wants the state to consider an exception to this waiting period for families who have been priced out of the insurance market. He says the state should consider anyone whose insurance costs were 5 percent of their annual income. Nine of the 27 states that have a waiting period for CHIP also have an exemption for those who cannot afford private insurance. Nehring says is a misperception that low-income Utahns voluntarily choose to leave the private insurance market.

"When you open up programs for families in that situation, you're not taking them from the private market, you're taking them from the rolls of the uninsured, which actually saves us all money," Nehring says.

Checketts says the health department will consider Nehring's concerns and others during a public hearing tomorrow from 4 to 6 p.m. at the Cannon Health Building, which is at 288 North and 1460 West. He will also present the proposed changes to lawmakers during an interim session meeting in August.