



Utah's Uninsured

SPEAK UP

Student chooses cost of education over health insurance for immediate and long term financial independence.

Derek

Imagine needing a \$25,000 surgery to repair a torn MCL in your knee, but you don't have any insurance. This is a reality for Derek, a full time graphic design student at Salt Lake Community College. For 2 ½ years Derek has not had any insurance because the school doesn't offer an affordable plan and coverage offered by employers are far too expensive for a part time worker.



Cost of education wins over cost of health insurance premiums...

Everyday Derek hopes that his knee will not give out because the surgery that he needs would more than likely cause him to become homeless or place a huge financial burden on his family. This also means he can't enjoy his favorite activities like snowboarding without being in pain and fearing he will do more damage to his leg.

For most of his life Derek has been insured through work, but he now wants to follow his dream of becoming a graphic designer. He cannot afford to pay his portion of the premium for workplace coverage because his education comes at a very high cost.

"I know it's risky (going without insurance), but it's definitely worth it in my case for the long term." Derek feels there is no way that he can afford insurance until he finishes school and can work full time. "In the mean time I hope and pray every day that nothing catastrophic will happen to me."