



Utahns

SPEAK UP



The Affordable Care Act + Insurance = Utah Couple Avoids Bankruptcy

Mike was a healthy and active 43 year old avid mountain biker and outdoorsman when he got sick with what seemed like the flu. Within a week, extreme fatigue led to breathing problems and a trip to the emergency room. Mike was in the hospital for three months, where he survived lung failure, lung collapse, stroke, and a coma. While the cause of Mike's illness remains unknown, he is on the mend.

He and his wife feel very fortunate to have excellent insurance coverage through his employer, which paid for much of the almost **\$1 million** in medical costs. Without this insurance coverage they likely would have joined the hundreds of thousands of Americans filing for medical bankruptcy this year (60 percent of bankruptcies in the US are a result of medical expenses).

Mike is now at increased risk for health problems in the future and would almost certainly eventually reach his lifetime dollar limit if not for the fact that federal health reform law (the Affordable Care Act) prohibits lifetime limits. *Everyone deserves affordable, high quality health insurance* and the security of knowing that they won't suffer financial catastrophe or lose access to needed care if they, like Mike, get really sick.

The Affordable Care Act (health reform) means no life time limits on coverage.

Lifetime limits are prohibited for most benefits on policies issued or reissued after September 23, 2010. Annual dollar limits will be prohibited beginning 2014.