



**Uninsurable Utahns**

**SPEAK UP**

*It would be nice if there were a program available that offered affordable insurance for those in between jobs...*

## **Peter & Wendy**

Peter has had a successful career as a quality system manager for many years and has never gone without insurance. He is relatively healthy, but in 2005, Peter's wife, Wendy, had an emergency open-heart surgery; in 2006 she underwent a second surgery. At 63 years old, Wendy is unable to qualify for Medicare, though she receives a monthly SSI disability check.

Unfortunately, Peter was laid off from his job in January of 2008. Due to his wife's condition, he knew that he must continue her coverage with a COBRA plan through her previous employer. Only the COBRA plan costs \$673 per month. Peter qualifies for unemployment, which pays him \$427 per week. Including Wendy's SS check, the total monthly income for the family is \$2058.

*While Peter looks for a job, the couple would prefer to be anonymous.*



## **Avoiding the doctor...**

The doctors recommended that Wendy participate in physical rehabilitation to strengthen her heart post-surgery. She attended two sessions in which \$600 was spent on the deductible alone. Though she knows she needs the rehabilitation, Wendy simply cannot afford to visit the doctor anymore.

## **How the expensive rates affects them both...**

Peter continues to look for employment, but the job market is tight and he's often told he's too qualified for temporary positions. He is very anxious about his situation, and this clearly reflects on his performance in job interviews. Wendy can also sense Peter's stress, which does not have a positive affect on her health situation.

*"It's a tough situation all around. Once I do get a job, it will still be a couple of months before the insurance becomes effective. I've looked into insurance plans outside of COBRA and I could get an expensive plan, but it would not cover Wendy at all. It would be nice if there were a program that offered affordable insurance for those in between jobs, so people with pre-existing conditions like Wendy can have continuous coverage and still afford the medical attention they require."*