



I understand that my participation in the system is needed to bring down costs for everyone else; but given the options available to me, it just doesn't make sense for me personally or financially.

Richard Mitchell, 35

Rich is a nursing student at the University of Utah. Six years ago he quit his job at an internet technology company and decided to travel the world. Given his limited savings and grandiose adventure plans, he needed to pare down his living costs. Despite having health insurance his whole life and understanding its benefits, Rich deemed it an unnecessary expense. Rich figured with his good health and youth, the odds were in his favor that he would not have to face large health care bills in the near future. Today Rich has a different excuse for remaining uninsured: there's no way he could buy insurance and pay for nursing school.



Premiums too expensive and benefits too little to justify the expense...

Broke and in need of a career to pay the bills, last year Rich enrolled in nursing school. Through the University he could buy into a basic health insurance plan. However, given the long odds he will need expensive health care, he deems the premiums too expensive and the benefits too little to justify the expense.

Will only participate if mandated...

"I understand that my participation in the system is needed to bring down costs for everyone else, but given the insurance options available to me, it just doesn't make sense for me personally or financially." Rich is not opposed to being forced to get health insurance. But he feels that it is not enough for insurance to be affordable. *"It has to cover reasonable benefits, including catastrophic events, or it's just not worth it."* As with car insurance, he feels the only way he will purchase it after all is said and done is if he is mandated or an employer provides insurance for him.