

Utah man says finding affordable health insurance saved his life

By Glen Mills / ABC4 (KTVX)

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Link: <http://www.good4utah.com/story/d/story/utah-man-says-finding-affordable-health-insurance/19041/6eh7gwVXkEWnoKWiyHsSg>

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WEST VALLEY CITY (ABC 4 Utah)
– Some say the Affordable Care Act needs to be repaired or even repealed, others say it changed their life.

Tuesday, policy makers, advocates and consumers talked about the impact of the ACA after one year here in Utah.



James Phillips was one of the ones talking about a recent bind he found himself in.

He lost his job, his insurance coverage and became ill.

He eventually found a plan that would take him for \$700 a month.

"I had to make the choice, because I couldn't afford it with the illness of whether to feed my son or purchase the insurance, so I dropped the insurance," said Phillips.



He told his story at an annual summit sponsored by Utah Health Policy Project.

He says finding coverage under the ACA for about \$150 a month was the difference between life and death.

"I went from 190 pounds down to 128. I was literally dying and had no way to go to the doctor, get my tests, things like that," said Phillips.

He is one of more than 80,000 people in our state who signed up on the federal marketplace.

He's also part of the 87% of Utahns who qualified for subsidies to lower the cost.

"Utahns who got a subsidy to purchase insurance last year are going to find a very similar subsidy this year to make their insurance more affordable. The subsidies are calculated based



on your family size and your income," said Jason Stevenson with Utah Health Policy Project.

Another major impact of the ACA in its first year is the coverage gap it created leaving an estimated 57,000 Utahns with no option for care.

Governor Herbert wants to bridge the gap with an alternative to

medicaid expansion.

Experts say his Healthy Utah Plan could serve as a model for other states that have yet to act.

"Every state that goes down that path creates something a little unique to their state or a little different that might be appealing to other states," said Katherine Howitt with Community Catalyst.

Governor Herbert has reached an agreement with the federal government on his Healthy Utah Plan.

He will publicly unveil the details on Thursday, December 4th, 2014.

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