

Utahns In the Gap:

Ginger and Nickolas, Salt Lake City

Ryan, Lehi

Carol Frisby, Salt Lake City, passed away

Sarah, Logan

Dianna, Ogden

Shauna, Payson

Elija, Orem

Stacy, Salt Lake City

Jeremy, Murray

Su, Salt Lake City

Allyson, Springville

Terri, Sandy

Angela, Salt Lake City

Tim, Salt Lake City

April, Sandy

Todd, Orem,

Ben, Taylorsville

Toni, Salt Lake City

Benjamin, West Jordan

Wendy, Provo

Carey, Salt Lake City

Joy, Utah County

Charlotte, Salt Lake City

Rick's ex-wife, Kearns

Christopher, Holliday

Emily, North Salt Lake, passed away

Jerry, Salt Lake City

Angelica, Salt Lake City

JoAnn and David, Salt Lake City

Jane, Holladay

Jolie, Southern Utah

Kelle, Salt Lake City

Kevin, Salt Lake City

Tamra, West Jordan

Kylie, Kaysville

Maggie, Taylorsville

Malisa's mother, Salt Lake City

Steven, South Weber

Marc, Parowan

Deanna, Salt Lake City

Michael, Sunset

Amy, Ogden

Michael, Salt Lake City

Carina, Tooele

Michelle, Wisconsin

Suzanne, South Jordan

Michelle, Salt Lake City

Charone, Fairview

Mike, Bountiful

Lori, Eagle Mountain

Rhonny, Murray

Jeanie, Ephraim

Richard and Anita, Ephraim

Eric, Price

Richard, Salt Lake City

Jan, Salt Lake City

Robert, Salt Lake City

Airie, Brigham City

Ryan, Provo



My name is Emily Young. When I'm not working as an employee with a company, I like to consider myself an entrepreneur. Finding opportunities or launching a new start-up business, for me that's what motivates me as if I'm really living out that "American Dream." Focused, determined, and driven, I did just that. I finished my undergrad and later got my M.B.A., worked at several reputable good companies, gained some invaluable experiences and skills, and I between all that even created some of my own businesses in different industries, some that were successful and some not so successful.

I have no dependents, but I am a caregiver for my elderly parents who live with me. My mother suffers kidney failure from her diabetes and is on dialysis and my dad had a stroke in 1987 which left him with left-sided weakness. If my health gets better, I'm not sure they can take care of themselves.

I had good health and good insurance my whole life until May 2009, when I was caught in a companywide layoff. In October of that same year, I was shocked with diagnosis of breast cancer. I had surgery to remove the cancer, and it looked like they had got it all out, but my doctors recommended a 9-month treatment plan of chemo and radiation to try and ensure that the cancer wouldn't come back.

The next month in January 2010, my COBRA expired. I had applied for insurance but was denied due to a now preexisting condition. I had never previously had a gap in insurance coverage until that time but could not find how to be eligible for any coverage. Every visit to the oncologist was hundreds of dollars, and the chemo and radiation were many thousands. Needless to say I couldn't follow through with their treatment plan and it seemed like the cancer was gone, so I didn't get the treatments and just hoped for the best.

I would have been covered under the Medicaid Expansion.

Just last month, I had a growth on my back which turned out to be a metastatic recurrence of the breast cancer. I am now again trying to get coverage to get the treatments that I desperately need to fight this disease.

This might not have happened if I could have gotten the treatments I needed. This is my story and I feel that I now have very limited options available to me. My hope is that you will give your support to encourage the Governor and legislature to allow the Medicaid Expansion to pass. If it does pass then hopefully, someone else like me might get what they need before their cancer comes back.

Thank you for taking the time to read my story.

Emily Young



Obituary

Born: Tuesday, December 31, 1968

Died: Thursday, February 27, 2014

Emily Maureen Young

Emily Maureen Young, 45, was surrounded by loved ones in her Bountiful home when she returned peacefully, after a long struggle with cancer, to our Heavenly Father on February 27, 2014. She was born on December 31, 1968 in Los Angeles, California to Christopher L. Young and Margaret Sofa'i Young. She is the third of four children and has 11 nieces and nephews whom she loved and cared for as if they were her own children. She is survived by her father Christopher Young; siblings Dwight, Anita (Chris) and Newly (Sonja); her nieces and nephews Emily "Suki", Lorenzo, Denzo, Letoa, Tofilau, Talalelei, Christopher, Trey, Joyce, Judy and Cato; great-nephew Aden and her pride and joy Olie, her beloved feline companion.

Emily was a miraculous daughter of God. She was independent, fearless, inspiring, intelligent, and a little spunky at times but always loving every minute of every day. Her laugh was infectious and her light radiated like the sun. She was so full of life and vitality that she acquired many hobbies. She loved to travel the world, devoted her free time to playing golf and even accomplished her dreams of becoming a successful entrepreneur. There was no mountain too high, no ocean too wide or dream too far for her to reach because she was a courageous, confident and ambitious woman.

Emily's strong spirit, faith and trust in Heavenly Father, was ever unwavering. She was a strong individual who became a fighter and held steadfast to the hope and light that was in her, even during her toughest times. Our sweet Emily was diagnosed with and had been fearlessly fighting against cancer since 2009. Her positive attitude and inner strength guided her to make the personal decision to fight cancer naturally and without any medical treatments. Yet despite her hardships, she kept a positive attitude with a big smile on her face because she had love, hope, faith and trust in our Heavenly Father that He would lead and guide her according to His will.

On behalf of Emily, we would like to extend our deepest appreciation to the Tender Care Aides and Dr. Raymond Ward for providing the upmost quality care, comfort and

Service Summary

Visitation

9:30 AM to 10:45 AM, Sat Mar 08, 2014

Viola Ward

55 East 350 North
North Salt Lake, Utah 84054

Funeral Service

11:00 AM Sat Mar 08, 2014

Viola Ward

55 East 350 North
North Salt Lake, Utah 84054

Utah Cares contains potentially expensive, fatal holes

By Wendy Leonard, Deseret News

Published: Wednesday, March 4 2015 7:10 p.m. MST



The Utah House of Representatives has proposed expanding Medicaid under the existing Primary Care Network program and continuing exploration of any further expansion of benefits before committing the state to the governor's Healthy Utah plan.

SALT LAKE CITY — Carol Frisby has a history of digestive health issues.

She knew she needed a colonoscopy, but her limited insurance benefits didn't cover the nearly \$2,000 routine screening procedure.

"We were living on less than \$800 a month. You don't do big, fancy tests with that kind of income," Frisby said.

A little more than a year ago, she was diagnosed with colon cancer. It is Stage 4, meaning it has spread throughout her body.

"I used to like to go hiking and fishing and all that kind of stuff, but I know I can't do that anymore," she said, wiping away tears.

Frisby, of Taylorsville, tries to remain optimistic but realizes "this is not a fun way to live."

"It's not very fair, is it?" she said.

Frisby, 63, is no stranger to cancer, her husband had it years ago, but with more comprehensive health insurance, she believes hers could have been treated sooner.

"There were a lot of tests I didn't get," she said.

Up until her cancer diagnosis, Frisby was enrolled in the state's Primary Care Network, or PCN, which is "a bare bones plan," according to Utah Department of Health spokesman Tom Hudachko. He said PCN only covers general health care services that come from a primary care provider.

The plan's member guide details the limited approved services, including four prescriptions per month, dental exams and some dental procedures, immunizations, lab services and X-rays, ambulance transportation, diabetes treatment supplies, birth control and some medical equipment, among other exceptions. Eye care, MRI and CT scans and various screenings, outpatient services, mental health and therapy are among the items not covered.

"It does not cover specialty care," Hudachko said, adding that emergency room and urgent care visits are also not covered, except in certain situations.

The program has been around since 2002 and currently serves just under 18,000 Utahns, including 7,473 men and 10,443 women.

PCN is the vehicle by which HB446 aims to insure people who have found themselves in the coverage gap, making too much to qualify for Medicaid, but too little to get a subsidy for insurance through the federal marketplace that was created by the Affordable Care Act.

The bill, introduced this week by House Majority Leader Jim Dunnigan, R-Taylorsville, would extend coverage to certain uninsured adults under 100 percent of the federal poverty level. However, HB446, nicknamed Utah Cares, also allows the state to adjust the percentage of the poverty level covered based on program costs and the state budget.

ALIEN R ~~REDACTED~~ 6-1-66

I am a 48 year old previous small business owner. In 2013, Medical issues forced me to close my business. It wasn't an easy decision. In fact, it wasn't a decision, I didn't have a choice. The pain in my back and leg was so unbearable and severe and I had no relief. It had worsened to the point where I was urinating on myself. My feet were tingling to the point of numbness. Unable to work, I applied for social security disability. Several months later I received a denial letter. Their conclusion was that even though I had had some fusion done all I needed was to change my lifestyle and I would have no problem going back to work. Interesting conclusion since a short time later I walked into the Tech Medical building and they took one look at me and sent me directly to MRI imaging. Their conclusion differed drastically from that of SSA. My condition was serious enough that I was immediately taken in to surgery. The surgery offered some degree of relief but I still have problems that will not go away without medical attention. My fingers on both hands are tingling and numb. I have a constant headache and relentless pain between my shoulders. Closing my business, dealing with the grief of losing my 19 yr. old son to a drowning accident and being in constant pain has been overwhelming. For the first time in my life I am depressed. I've worked since I was 16 and paid my taxes. I see immigrants & people who own a home & are employed receive medical assistance. I know people who lie about their living arrangements and/or marital status receive medical assistance. I have a medical need & can't work - I get no help. Begs the question "What's wrong with our system?"

DellLena

I'm bipolar. Lupis and degenative bones disease. I was diagnosed 5 years ago; I was diagnosed bipolar 30 years ago. The treatment is meds and physically therapy. My lupis, is autoimmune. I have had Medicare since I was 37. Both of my kids have chronic substance use disorders and need access to health insurance to get the treatment that they need. I'm on liraca, it cost me 500 dollars instead of 50.

Ginger- is 32 (alcohol) - liver damage, dentist, anxiety

Nickolas- is 24 (pot / spice)

Neither of them have insurance and they need it. They have no insurance, but access to social workers and therapists would be helpful for their recovery.

They need to break out of their shell and get help. They need help getting off drugs and need to get healthy.

Dear Elected Official,

My name is Dianna and I am 20 years old. I do not have health insurance because I fall into the coverage gap. I grew up in a very poor family, where we did not have access to good health care. This has resulted in the perpetuation of multiple health problems that I am still experiencing as an adult because I do not have health insurance to receive the care that I need. My health problems affect my ability to be able to work full time, so I am only able to work through a temp service, which doesn't provide health insurance or a steady income. I make less than 11,000 dollars a year so I do not qualify for any subsidies, but I also do not qualify for Medicaid leaving me in the coverage gap.

Last year I went to the ER after being in a lot of pain and it was determined that I had gallstones and would need surgery to remove my gallbladder. At the time I couldn't afford to get the surgery because I did not have health insurance. I waited months, resulting in a decline in my health until I finally went and had the surgery. This has resulted in me accruing 6,000 dollars in medical bills that I am currently trying to pay off through a re-payment plan. Because I do not have health insurance I have to go to the ER instead of going to follow-up visits with a primary care provider. The last two times I went to the ER I was diagnosed with bronchitis and then pneumonia, but because of my lack of insurance I could not afford to pay for my medications. This has resulting in poorer health and my inability to work full time. I am starting college in August and need glasses for school, but because I do not have health insurance I cannot afford to go the eye doctor to get the care that I need.

Gaining insurance would allow myself to the get the treatment that I need to be a healthy and active adult. I would be a lot happier if I could get the care that I need so that I am no longer sick all of the time. I want to be a healthy 20 year old and live a long happy life, and gaining health insurance would help me accomplish this.

As elected officials I think you need to look out for the people. If you were in poverty and experiencing the situation I am currently in what would you do? Would you want someone to help you get the care and treatment you need? Something needs to be done to provide insurance for people like myself who fall into the coverage gap.

Sincerely,

Dianna
Ogden, Utah 84404

Dear Utah Legislators:

I hurt my eye playing sports for my university. Because I wasn't covered I had to pay for my stitches. It was then that I realized I need insurance.

I tried to apply for insurance. Obamacare said I was too poor for assistance; (because the state should cover people as poor as I am) The state said I do not qualify because I don't have children.

The cheapest insurance I could find after really searching; (I checked everywhere; my university, work, online, everywhere.) cost over \$340 a month. There's NO WAY as I student could afford that. That's more expensive than my rent and on top of the deductible was like \$5,000 making it basically pointless.

Fast forward seven months, I was in a pool at an apartment complex and blacked out underwater. After 4 minutes of not breathing, I was resuscitated by a friend. I wasn't quite coherent but I kind of understood that I had drowned. When I saw an ambulance I panicked because I knew I couldn't afford it.

I didn't want to go to hospital because I knew I couldn't afford it. The ambulance driver insisted he take me because his brother died from the same thing that happened to me. His brother drowned, regained consciousness then didn't go to the hospital afterwards. He died in his sleep that same night because his lungs filled with liquid caused from the drowning trauma suffered earlier.

Because of money worries, I refused to go in the ambulance. I was scared enough to want to go to the hospital. Luckily my friends were there I asked them and was quickly driven to nearest emergency room. If my friends weren't there; despite really wanting to go to the hospital, because of the cost, I would have gone home. I went to hospital, the doctors said I was lucky I made it there. They gave me treatment (the whole time there I was freaking out because I was afraid of the cost. I kept refusing different drugs and pills trying to save money.) I left as quickly as the doctor would allow. I was there for less than 24 hours, no surgery was performed, some checks but mostly just observation.

Now I owe them over \$20 000.
For one night sleeping in a hospital bed!

If I paid them all the money I earned and could possible ascertain each and every day it would take me over two and half years to pay them back, and that's me paying %100 percent of my income.

Now despite doing everything I'm supposed to (getting an education and working myself through college), my credit is probably going to be ruined forever, and in addition to school loans I'll have this huge debt for the next 20+ years.

I am grateful I didn't die, but next time I might not be as lucky.

Elija
Orem, UT

Jeremy



Murray, Utah 84107

Jeremy has been working since he was in high school. His resumes consists of positions as a mechanic, bartender, and currently a warehouse worker for the Sportsman's retail chain. Unfortunately, Jeremy tore his MCL three years ago and has trouble completing any physical task. Due to the fact that Jeremy has only worked part time he has never had health insurance to get the rehab needed for his knee. Currently Jeremy is working about 30 hours a week on his bad knee. Jeremy is looking to get surgery to fix his knee permanently. However, it would take about \$2,000 in doctors visits for Jeremy to get cleared for the surgery. When Jeremy applied for health care coverage on the market place he applied on the federal level, but not on the state level. Roughly 60,000 fellow Utahn's fall into the coverage gap between Medicaid and federal tax subsidies. When asked what getting health care would mean to him Jeremy responded, "Health care to me means a happy, productive worker who can perform at a higher level." "Part time workers are the forgotten ones, they need coverage too." With the expansion of Medicaid Jeremy will have the resources needed to rehabilitate his knee and will finally be able to complete his work day without constant pain.

Dear Utah Policy Maker:

My name is Allyson; I'm 40 years old and a mother of six children, ages 5-18. I stay home and my husband works—he has a business degree, and I have three years of a college education. We owned an extremely successful landscape company in Las Vegas, but lost it during the recession. After that, my husband sent out over two hundred resumes looking for a job. He finally found a position in Springville, and we moved our whole family here a year ago. However, the job isn't enough to support our family. My husband has been applying to new jobs every week and he is trying to gain a better income, but in the meantime we have to struggle every day to pay our bills.

We don't have any healthcare because we make too much for Medicaid and too little for healthcare.gov and existing rates for a family of 8 is TOO MUCH for us to budget. I have become an herbalist to address our healthcare needs. I have treated one of my children for whooping cough and another one for swine flu using herbs. Our family has various health needs: My husband needs new glasses and his family has a history of heart conditions. He has put on weight due to the stressful nature of our life. I worry about him. One of our daughters has orthodontic needs and both of our daughters have allergies that need better treatment. Even further one of the same 2 daughters has asthma and a peanut allergy for which we struggle to keep managed. We pay cash for any doctor's visits and we'd be even more financially ruined if one of us got really sick. We have been blessed not to have had any big healthcare issues, and we work very hard on prevention and on holistic practices, but we know there is always the risk of something more serious... If we got health insurance, it would be such a relief and peace of mind. We would be able to be more self-reliant and would not be a burden to our community if we ever did get really sick or some sort of emergency injury or illness occurred.

I don't like Obamacare – I think it was poorly planned and shoved down our throats as a country. Medical costs are outlandish and expensive, this issue has not changed nor has this issue been repaired – if anything it is worse. Who is paying for this? I wish there was more affordable healthcare that we could get on our own, but we keep falling into the gap. There isn't really a perfect solution, but passing Healthy Utah would help tens of thousands of Utahns like us gain access to more affordable health care. Please support comprehensive care for everyone—even those struggling to make ends meet.

Sincerely,

Allyson
Springville, UT 84663

Dear Legislator,

My name is Angela, and I am an uninsured and disabled Utahn who falls into the coverage gap.

Until about twelve years ago, I was incredibly active: I graduated from college, and worked 40-60 hours a week as a public relations executive and accounts manager; I volunteered regularly in the community; I was a horseback rider and a runner-- and I was even training for a half marathon. But everything changed when I suddenly got sick.

I was given the diagnosis of fibromyalgia, and myalgic encephalomyelitis/chronic fatigue syndrome (ME/CFS), a debilitating and complex disease characterized by profound fatigue that is not improved by rest and is worsened by physical and mental activity. These chronic illnesses manifest in my life in a variety of debilitating ways. I have widespread pain that feels like I have been hit all over with a cast iron meat tenderizer and crippling fatigue. They cause weakness, and difficulty with mobility and everyday tasks like bathing and dressing. I also experience memory loss, aphasia, and other forms of cognitive impairment—I even needed assistance writing this letter because it's gotten so bad.

Initially, I continued working full-time until it was physically impossible. I then moved to a job with fewer hours, where I stayed for five years, until I was no longer physically capable of functioning out of the house. I was able to extend my health insurance through Cobra for a while, but I've been completely uninsured since January of 2013.

Since then I've been stuck with incredibly limited medical care, with no access to assorted specialists and treatments like the physical therapy and osteopath that have helped me with pain management in the past, or the endoscopy that would determine if my anemia and gastrointestinal issues are the result of a bleeding stomach ulcer.

Another common issue with ME/CFS is recurring infections, from sinuses to kidneys, and more. Unfortunately, I have another condition that causes unpredictable reactions to antibiotics, and so I must be hospitalized and monitored inpatient while receiving them. It's only a matter of time before I'm forced to be admitted, and forced to incur tens of thousands of dollars as a result, which is a very scary thought...

The Healthy Utah plan would provide me with the comprehensive care I so desperately need, and I know there are thousands of others in our state in the same boat. Please support complete coverage, and ensure a better future for your constituents.

Sincerely,

Angela



Dear Legislator,

My name is April, and I fall into the coverage gap. I recently moved to Utah from California, and it has taken some time to get my Social Work license transferred, which has left me with a reduced income, and without access health insurance through an employer. I would be happy to pay for coverage—but \$600 a month for cobra is completely unfeasible, and I am not allowed to purchase via the health insurance marketplace, since my income is too low.

I have diabetes, and the medications I must take in order to manage my illness are very expensive. Nearly a quarter of my limited income goes toward covering my prescription costs, and even then I require assistance from my family. There are several medications I am supposed to take that I currently go without because it is just one more expense I cannot afford on my tight budget.

The reduced workload has been beneficial in enabling me to rest and make lifestyle changes to better maintain my health with diabetes, but it would be much *more* beneficial if I actually had access to all of the treatments and care I need... I am lucky to have loved ones to help me along, but that doesn't mean it is easy. There are also thousands of other Utahns who are similarly struggling, who do not have anybody to help them cover prescriptions and doctor appointments, or even emergencies.

Please consider those who are sick and uninsured, or healthy and uninsured—but one accident or illness away from tragedy. The Healthy Utah plan, or an equivalent Medicaid expansion substitute is the only option that will completely close the coverage gap and ensure complete healthcare access.

Sincerely,

April

Sandy, UT 84093



Ben



Taylorsville, Utah, 84129

“Medicaid expansion to me means I have an opportunity to work,” said Ben, a uninsured Utah man who falls in the health care coverage gap. Ben is anxiously waiting to find out what the Utah State Legislatures decide to do when it comes to this years upcoming expansion.

As a former Taylorsville Parks and Recreation maintenance worker Ben understands the value of hard work. Ben continued to say, “I need surgery to be able to work. I broke my back as a child, and cannot do physical labor or sit in a chair for long periods of time. The issue that I face is fixable with surgery. However, I can’t afford the prior doctor visits required to have the surgery I need, let alone the surgery itself. All I want to do is being able to work, and take care of myself.”

Ben isn’t alone, some 60,000 Utahn’s fall in to this health care coverage gap. With such a high level of pain, Ben needs pain killers to be able to perform daily functions. Unfortunately, his prescriptions run about 100 dollars a month, a high price to pay for a man who is too injured to work.

Too many Utahn’s have the same problem the Ben is facing. They qualify for Medicaid on the federal, but not state level. Utah’s Governor Gary Herbert has come forward and said, “Doing nothing is off the table,” when it comes to expanding the states Medicaid this year. Ben is waiting eagerly for this change that is coming so he can regain control over his health and his life.

Benjamin
West Jordan, Utah

I got pcn last year. I had insurance with my construction job, I got laid off July 1st 2009 when I was working for a general contractor.

I had to go through different channels to get my inhalers; I'm using my PCN to get some dental work done. I need dental work done. But my pcn doesn't cover root canal and crown I've had a lot of work down up to the root canal. I need a gum bone Graff to keep my bottom front teeth. I need partial denture for the teeth I got pulled.

I only had ibuprofen to deal with the pain. I need dental work so bad my pain is outstanding, it is very hard to eat I have to eat soft foods. I cannot eat anything with my front teeth.

I started using marijuana on my 19th birthday; I started using meth 2 years later. I was off and on with the meth. I quit both on my birthday in 2012 and have been off everything since.

I live at the Odyssey house this is the only treatment.

I decided to figure out what I was missing out on.

I went to massage therapy school but couldn't finish. I worked construction from 2004-2009. I built discount tire in Lindon. North Ogden elementary, cedar city town center in the parking lot of linns market place. Premier dental building, Garfield memorial hospital, smiths food king in Elko, Nevada.

In intensive treatment in-patient for 16 months today this is his first treatment center. I'm almost ready to go back to society. I'm ready to be on my own. The insurance coverage to me is gonna cover me so I can think about the essentials.

First, I'm gonna get a construction job, then go back to community college to business management.

Dear Legislator,

When I applied for health coverage through the exchange, they told me I qualified for Medicaid coverage. It is not because I am lazy, a freeloader, or trying to get health care for nothing. It is because the majority of my income is in student loans as I am a medical student who is single, and even though I have secured research grants and worked tutoring my fellow students, I make between 50-100% of the poverty line. Unsurprising as it was when Utah Medicaid denied my coverage, it was incredibly disheartening to learn the amount per month I would be required to pay for health insurance on healthcare.gov without a subsidy. How is it fair to put such a financial burden on students who are working to better themselves? My taxes are already supporting fair cost of health insurance in other states. Please bring the same benefits to those of us here in Utah. Please support the full, comprehensive coverage available in the Healthy Utah Plan, and encourage your colleagues to do the same.

Carey
SLC, UT



Q & A With Charlotte

Tell us about your family

I am a single mother for 4, with kids 7, 9, 18 & 19

When were you diagnosed with cervical cancer?

The most devastating day of my life. June 15, 2012. The day will always be etched in my brain.

What has been the biggest medical expense so far?

I had 4 major surgeries within the first 6 months after diagnosis. I finally just had to file bankruptcy on over \$196k.

How has your cervical cancer impacted your family life?

It has impacted my life drastically. Not only do I worry everyday about re-occurrence, I am currently without insurance and have no clue where I sit as far as where the disease is at.

How has your cervical cancer impacted your ability to work?

I know have severe Chronic Lymphedema which is causes severe swelling in my feet and legs making sitting, standing or walking very painful.

Even though you have been working to receive insurance, have you been able to receive needed care?

Unfortunately, no. I have had to pick and decide which treatments I could afford and which I would take the gamble on and pass. I can't afford the co-pays until deductibles were met. I even left the hospital in 2012 not filling any of the medication I was prescribed, because I knew I didn't have money. Just a few weeks ago I even passed on medicine for my nine year old daughter because I simply couldn't afford the \$150 it was since the copay had not been met this year.

Have you ever had to skip bills to pay for healthcare needs?

Yes, everyday! It's always a question of which is MOST important RIGHT NOW? Utilities, Food, Medicine? The last time I was to see my Oncologist I knew I didn't have the co-pay so I cancelled my appointment. Now every month I make a decision that could one day cost me my life.



Where do you seek assistance?

Currently I don't. I gave up months ago after feeling like a failure trying to make ends meet. But when I was first diagnosed, after months of looking up my symptoms online. I finally went to Mountainland Community health, that is where I was first diagnosed. After that I went to the department of workforce services. Where I found out I made too much money to qualify for Medicaid and was told, "I am sorry, people die of cancer everyday". If not for some amazing friends and fundraisers I wouldn't be alive today.

How has being uninsured impacted your family in ways most people wouldn't think of?

All of my children have Asthma. I have kept them indoors this summer not allowing them to be kids so an Asthma attack didn't happen. I am 41, and currently NEVER had a Mammogram. My little girl just broke her foot a few weeks ago. I held off 3 days until my then, 17 year old son got paid, so he could help me pay the co-pay the emergency room was going to charge me.

Christopher
Holliday, Utah

Last time I had PCN was 5 or 6 years. Last time I was at a doctor and I saw him 5 years ago.

Been married and divorced twice.

I lived in San Diego for 33 years.

The first time I drank I was 12. My real usage started right when I was 17 I lived in suburbia in the 70's. Graduated high school, I went to ucsd, sdsu. I worked for ralphs grocery company for 20 years. I used alcohol everyday for 35 years. I have been 20 months sober, I was asked to leave treatment. Emotionally parasitic. I went to treatment for the first time in the 80's because my company. I left treatment because I got a job and I thought, "I got this." I don't think I'd know as much about about as much about myself. I've had high blood pressure.

My father was killed in Vietnam. My mom was emotionally absent because of that. She became emotionally dethatched.

What does healthcare mean to you? The opportunity to know whats going on with my bad. I'm in good shape right now, but who knows what goes on tomorrow. I've had major tooth pain, and to me it means stability.

Jerry
Salt Lake City, UT 84115

Lives every day with questions
He has a spot on his back he is nervous about
He has never been screened for diabetes even though he knows it runs in his family
He has not had a colonoscopy
He has asthma

He went thru the HCG website
He's been on and off food stamps for ten years
He is a caretaker living in the same household
He has COPD—a lung issue diagnosed a while ago, while he was uninsured

He's been doing without medications for so long
He's seeked health care treatment in Mexico

He has school debt, no medical deb

He had a torn rotator cuff which left him with nerve damage in left arm and never sought treatment

Healthcare means to me: preventive services, never been screened for diabetes

JoAnn and David
Salt Lake City, UT 84124

After working for over a year with the same company, David was let go on November 6, 2013. Him and his wife, JoAnn knew that they needed insurance, so purchased COBRA insurance to cover them both through December 2013. For just one month of coverage through COBRA, this cost them over \$800. Realizing they would have no coverage after December, David went out looking for employment but with no luck.

After hearing about how ObamaCare could help low-income Utahns, they decided to get some help from a Navigator. David and JoAnn do qualify for tax credits through ObamaCare, it was estimated they would only have to pay \$317 per month for insurance coverage. But how could they afford it with neither David, nor JoAnn working? David was denied for unemployment benefits, he has sold his truck, and they currently live with JoAnn's mother.

JoAnn has Charcot Foot, a common problem for individuals with diabetes, which JoAnn has. She has had ongoing foot surgeries to assist with the Charcot Foot, including her pinky toe being amputated, and will need skin grafts in the future. She is currently in a cast, and with only a week left in December, she will not be fully healed by January, when their insurance coverage through COBRA runs out.

In addition to shopping on the marketplace, they did apply for Medicaid. JoAnn has applied for disability, but was denied the first time—she is appealing it now. They are still waiting to hear back for Medicaid, but as they do not meet any of the categorical requirements under the current regulations, they are not hopeful their application will be approved.

David has high blood pressure, but is not currently taking any medications for it, they have taken back JoAnn's knee scooter as they cannot afford to rent that any longer either. Both JoAnn and David are not sure what the year 2014 will bring for them, they are hopeful that David will get a new job that will offer employer sponsored health insurance—but are worried in the meantime. If Utah expanded Medicaid, both JoAnn and David would have health insurance coverage, and instead of worrying about how they will survive, they can worry about how to thrive.

Jolie

I'm a 59 year-old woman living in Southern Utah. I'm currently self-employed as a writer, and sadly I don't make a great deal of money at it. I've worked all my life, paid taxes, voted, been a heck of a good citizen, actually. I volunteer at a rape crises center, rescue animals, donate to worthy causes when I can, even though it's never very much.

I was born with an autoimmune disease that crippled me for most of my 30s and 40s. I was in a wheelchair, and unable to get a job where I could be counted upon because of my unpredictable health. Instead of going on disability or welfare, I started writing novels. I used to earn more than I do now. But now that the industry has changed, I find myself earning under the federal and state poverty level. PCN has been a literal life-saver for me. I depend on it for my medications. Because of my initial disease I was on steroids for many years, and in turn developed diabetes. The Affordable Care Act in conjunction with Medicaid Expansion would be the first time since I was twenty-seven I would be able to get health insurance. Right now, if I fall ill, I will be nothing but a burden to friends and family.

It's so humiliating to think I wouldn't be able to take care of myself. I already get so much kindness from my friends and loved ones, but what if I can't walk? Or have a stroke? I'm doing my bit by eating well and exercising, but things happen to people, and there's no getting around becoming older.

I would hope those who govern the State of Utah would extend the human courtesy of basic health care to all its citizens. We are not lesser people just because we earn less income.

Thank you,
Jolie

Dear Policymaker,

My name is Kevin. I'll be 43 this month, and I have worked at Kinder and Sons Roofing for twenty years. I have seven kids and nine grandchildren.

When I was laid off three years ago, I went to the Medicaid office to sign-up for insurance, but they said that I made too much money. I have never been insured, and I'm a very healthy person, but my lack of insurance really worries me. I am in an alcohol treatment program called D.O.R.A., and if I had insurance, my costs would be covered. I've been paying out of pocket and it is not easy to manage the costs without support. The lack of insurance could impact my successful treatment if I could no longer pay for it on my own. Also, if I had insurance I could get additional help as needed, which could improve my recovery, my physical health, and my mental health.

If you help all of the people who can't get insurance, people will have what they need to live a healthy life.

Please support the Healthy Utah plan, and encourage your associates to do the same. It is the only option that has been presented which covers full behavioral health benefits, like alcohol treatment. Partial coverage is only a partial solution.

Sincerely,

Kevin

Dear Elected Official,

My name is Kylie, I am a twenty-three-year-old female and I have not had health insurance since I was eighteen. Over the last five years, I have been forced to make a multitude of emergency room visits (one of which, after vomiting a cup and a half of blood, resulted in my gallbladder being removed) in an attempt to battle a gastrointestinal disorder, which has yet to be officially diagnosed.

One major problem is that emergency rooms aren't meant for specialty diagnoses; they treat emergencies. Over the years, I have only gone in as a result of two circumstances: 1) When my abdominal pain has been unbearable, I have gone in for pain relief. This is the most common reason for the visits. 2) When there was an *excessive* amount of blood in my stool or vomit. When it's happening weekly, and you know the financial burden of visiting an ER, you tend to ignore it for as long as possible.

I've made attempts to visit free clinics, but all attempts have been in vain. The doctors who work in free clinics, similar to those in ERs, aren't specialists; they can't diagnose or treat me. One in particular warned me that, ***"It sounds like Crohn's Disease, which, when untreated, can lead to colon cancer."*** Many of them have told me that I won't be able to get an official diagnosis without a colonoscopy, but unfortunately that's not an ER procedure. Without any sort of official diagnosis, it's rather difficult to implement any sort of realistic treatment. Thus far, it has only gotten worse as I've gotten older.

At 23, never having any loans or credit cards, ***I have accrued \$36,000 in medical debt and have already filed for bankruptcy.*** I did luck out in finding a pro-bono lawyer, but I know others my age who might not be so lucky (and it is actually very expensive to go bankrupt).

Medicaid options for people my age are extremely limited. I've actually been told to have a child as a means of qualifying for Medicaid. Another way to receive coverage is to have an official diagnosis—which I can't get without insurance. I do fall below 100% of the poverty line, qualifying me for a PCN, but enrollment has closed for adults without children.

My work, which doesn't come close to paying for an outside insurance plan, only has medical benefits for crew-level employees who work an average of 30+ hours per week.

The worst part, in my opinion, isn't my financial strife and downfall. The worst part, to me, isn't the fact that I have no idea what's wrong with me. The worst part, as I see it, is that this could have all been avoided. If proper healthcare was a human right, not something for those lucky enough to afford or qualify for the programs we've put in place, none of this would have happened. But alas, unfortunately, that's just not the country we live in. Right now, without insurance and a fortune, far too many people can kiss proper healthcare, an official diagnosis and treatment plan, and fiscal-medical-stability goodbye. No reform will ever completely fix this problem.

Thank you for your time. Please let me know if you have any more questions.

Sincerely,

Kylie



Dear Elected Official:

My name is Malisa and I am a Master of Social Work student at the University of Utah. Here is my Utah family's healthcare story:

My mother was diagnosed with Schizophrenia at the age of 21, she is now 58 years old. My brother was diagnosed with schizoaffective disorder at the age of 18. He is now 30 years old. Neither of them have had access to mental health treatment during the course of their illnesses because of the lack of resources and their inability to obtain affordable healthcare coverage. My father passed away seven years ago from heart disease that went untreated because we couldn't access affordable healthcare for him because we didn't have a high enough monthly income.

My mother receives SSDI each month in the amount of roughly \$700; this has gradually gone up over time. That equates to about \$8,400 per year to support herself and my brother. Neither of them are able to work because their illnesses are so debilitating, yet, they are continuously denied low-cost Medicaid coverage in the state of Utah. Along with her mental illness, my mom has chronic heart problems often resulting in her going to the ER at least once a year.

The state was able to sign her up for Medicaid through the spend-down program which costs her approximately \$200 per month out of her \$700 monthly income; sure, it provides her with access to healthcare for her heart condition and low copays for her necessary heart prescriptions, but, she is left to live in a deep state of poverty, eating lima beans every night for her and my brother's only meal in order to maintain other expenses. My brother, however, continues to go without any insurance coverage.

Since she lives in a rural area where all clinics, hospitals and behavioral health agencies are a 50-mile drive from her home. Where does she find the money for gas, etc., to get herself or my brother to their necessary appointments? Is this an issue caused because of the Medicaid gap? I believe so. If Healthy Utah was put into place, my mom and brother would have access to low-cost healthcare. At this point, the healthcare system in Utah sets many people similar people to my mom up for failure, when in actuality, it should be the state's moral obligation to ensure the proper care of the poor, mentally disabled and physically disabled population. If we continue on this way, our communities will continue to collapse.

Sincerely,

Malisa
SLC, UT 84104

Dear Elected Official,

My name is Marc , and I currently fall into the Medicaid coverage gap. I was denied disability Medicaid and SSDI, and I earn too little to be able to purchase a plan through the health insurance marketplace. Up until recently I was a healthy and active construction worker—who was entirely debt-free. Now, I ration expensive medications, and still watch as the bills pile up.

Not long ago I began experiencing severe dizzy spells, which progressed to impaired mobility, and coughing up blood. My first doctors were stumped and prescribed antibiotics, assuring me that the symptoms would pass. Instead, things got much worse, and blood tests soon revealed dangerously decreased kidney function. I ended up at the University of Utah hospital extremely sick, and nearly unconscious. I was given dialysis and plasmapheresis, and a biopsy eventually revealed the diagnosis: Wegener's Disease. It is a very rare systemic autoimmune disorder, which can affect the eyes, ears, sinuses, lungs, kidneys, joints, nervous system, and brain. It is an extremely serious disorder, which can be fatal.

And I do not have a mild case of it: it caused a stroke, which left me deaf in one ear and with brain damage; my kidneys are in rough shape, and I am currently waiting to find out if I am in stage 4 kidney failure; I have macular degeneration; I am losing teeth; it has impacted my lungs and I have COPD; I have severe chronic pain and chronic fatigue; and I am becoming increasingly immobile—at this point I can barely walk 100 feet...

Luckily, I was still covered under my employer-sponsored plan when I spent 25 days in the hospital, but since I lost my ability to work I have been uninsured. I have accumulated debt obtaining important medications and infusions; my fear is another trip to the hospital, which would bury me. But in order to have any chance at a real quality of life, or to be able to go into remission and go back to work, I need much more than I can afford without health insurance coverage.

I am going without essentials. I need supplemental oxygen therapy and I will likely need regular dialysis in the future. I should be seeing a pulmonologist, a nephrologist, an ENT, an audiologist, a neurologist, and most importantly, a rheumatologist.

The low-income clinics are not enough; they cannot do anything for me. Emergency room care is dangerously inadequate. Primary care alone is far from sufficient—I need full coverage and access to a range of specialists.

I am asking you, I am BEGGING you—please get something done. Please pass the Healthy Utah Plan, which will completely cover the gap, while providing comprehensive coverage to people like me who are in desperate need.

Thank you,

Marc
Parowan, UT 84761

Dear Elected Official,

My name is Michael, I am 56 years old and I fall into the coverage gap. Four years ago my husband, Gary, experienced a right cerebral artery stroke resulting in an anoxic brain injury. Gary also has a previous history of L2 spinal injury. These injuries have led to Gary having cognitive and mobility problems, which has resulted in the inability for Gary to live and care for himself independently. Around this same time the company I was working for closed their doors resulting in a loss of insurance. Because of Gary's medical problems I assumed the role as his caretaker full time. Gary is unable to care for himself or take himself to various doctor appointments, so I have to stay home full time to care for home, resulting in the inability for me to work. An organization in Salt Lake County has been paying me a small wage to stay home and care for Gary. They pay me 9 dollars an hour for 3 hours every day, resulting in a yearly income of about 9,000 dollars. I don't make enough money to receive a subsidy on healthcare.gov, but I also don't qualify for Medicaid leaving me in the coverage gap.

I have various health problems that are not being treated adequately due to a lack of health insurance. I have heart problems and back problems from having scoliosis as a child. I am only able to afford to see my primary care provider once a year because I have to pay out of pocket. He is trying to manage my heart problems, but I need to see a cardiologist, which I cannot afford without insurance. Because of the financial strain of not having insurance, I have to pick and choose between which medications I can afford each month resulting in a decline in my health. I often go multiple days without taking my medications because I cannot afford them. I have to make the decision between eating and taking my medications.

Gaining health insurance would allow me to get my health problems under control so that I can adequately care for Gary. Having insurance would reduce my stress as I will not have to worry about my health and am able to focus on Gary. If I were able to see the cardiologist and get my heart problems taken care of, I would not have the stress and worry that my heart was going to fail and I wouldn't be able to take care of Gary.

I think providing funding and subsidies for individuals to purchase insurance through the marketplace is good plan, but it doesn't work for the individuals like myself who fall into the coverage gap. If I could work and pay for a service to come and care for Gary I would, but I just can't afford it. We need to find a way to help and provide insurance for people like myself who fall into the coverage gap, and I think the Healthy Utah Plan is a solution to this problem.

Sincerely,

Michael [REDACTED]
Salt Lake City, Utah 84104



Dear Utah Lawmaker,

My family relocated to Utah when I was a young adult and I resided there for about 10 years prior to my marriage. Though my growing up years were spent in another state, Utah is where I call home. I currently live in Wisconsin with my two children and, until recently, with my ex-husband who was unsuccessful in his law career due to factors including depression, anxiety and personality disorder.

Before separating we had been making plans to move back to Utah, but we were delayed while trying to figure out health insurance.

In Wisconsin we have had state medical insurance which allows my kids and I to go to appointments as needed. I was diagnosed with ADHD at age 39, and I see a counselor and take medication that helps me manage anxiety and stress of day-to-day life with two kids, and helps my brain to function more "normally". The counselor and medication are vital to my wellbeing and to my children's wellbeing. Both of my children received early intervention for occupational and physical therapies.

Despite not having a college degree, I was always able to find good work. My last position was with the local utility, working to create programs to promote energy efficiency in homes and businesses. My job had a Bachelor's Degree or equivalent experience requirement. I was hired after getting a foot in the door to prove myself after working in a "temp to hire" capacity. I was fortunate to have survived a major layoff after the recession began hitting home in 2008, and after 20+ years of working and supporting myself, when I had my first child I stayed home to care for him.

Now that I am divorcing my husband who has deserted me and my children, a son 6 and daughter age 2 years, I am faced with the need to not only care for them, but to obtain additional schooling so that I can provide adequately for myself and them. At age 46, with no retirement (liquidated over the years) and the job force such as it is, obtaining a degree is my best option for career success. Being close to our family in Utah will help me to achieve this goal.

The lack of affordable healthcare in Utah is a huge concern and has prevented me from being able to move home to be closer to the support of my wonderful family.

Utah politicians, please don't make life harder than it already is. Broken families struggle to provide for their children. Having access to good healthcare alleviates stress and helps people to raise healthy children.

Sincerely,

Michelle



Dear Elected Official,

My name is Michelle and I am a 41-year-old single parent writing you in support of the Healthy Utah Plan. I currently do not have health insurance and fall into the coverage gap. I was working full time at the University of Utah, but was laid off. I began collecting unemployment and was able to receive health insurance through my husband's employment. My husband and I have since divorced resulting in the loss of insurance. I went online to the health insurance marketplace to apply for health insurance for both my 15-year-old son and myself. I was informed that I earn 1,000 dollars too little to qualify for the subsidy to purchase insurance, but I make too much to qualify for Medicaid. My son fortunately did qualify for and received Medicaid insurance, but I do not because I fall within the coverage gap.

A lack of health insurance has negatively impacted my health. I suffer from multiple bad joints. I was able to receive knee surgery 4 years ago when I did have health insurance, but due to the high cost of my anti-inflammatory medication, which is about 500 dollars a month, I have been unable to afford that medication and last week I stepped off a curb and dislocated my knee. Because of the lack of health insurance I was unable to seek medical care and have been trying to treat myself at home, which has negatively impacted the healing of my knee and my health. This health condition impacts my ability to work and earn income. I have recently started my own business of making and selling candy at the market and not having the ability to properly care for my condition has impacted my ability to work. Along with this health condition I also struggle with mental health issues and the medications I am currently paying for out of pocket is about 150 dollars a month, which provides a financial strain on my family. I have to choose between paying bills and providing for my son and paying for my medications and healthcare needs.

Obtaining health insurance through the Healthy Utah Plan would change my health and life drastically. Gaining health insurance would reduce the stress in my life associated with the strain that having unmet healthcare needs has created. Insurance would also provide an extra couple hundred dollars every month to provide for my family. Lastly, gaining health insurance would allow me access to the healthcare system so that I can obtain the treatment and care I need. This would reduce the amount of time I am currently missing from work and losing income due to the poor joints and pain I am currently suffering from.

I think the Healthy Utah Plan is a good plan to expand insurance coverage to those individuals like myself that fall into the coverage gap. This plan helps provide insurance and cover individuals, which at the end of the day is what we want to achieve.

Sincerely,

Michelle



Mike grew up in Bountiful in a family full of entrepreneurs. Mike has a Bachelors in Finance from USU and is now going through graduate school at the U of U in Social Work. Mike has been in the coverage gap since 2007 with no affordable access to health care.

In 2007 after the real estate crash he lost his insurance and since has not regained it. Mike also has an SUD and has found himself choosing between court issued fees (ex: attorney fees, court fees) and health care. He says that court fees that you keep you out of jail take a priority over healthcare. Mike knows that he has cavities but hasn't been able to afford going to the dentist in years. Now Mike is working with his family to open Red Barn Farms a transitional facility.

He says "Recovery doesn't start until the patient leaves treatment and starts living their lives." Red Barn Farms is meant to help people really start the recovery after treatment. Mike explains it as "a bridge from a drug and alcohol center back to life."

Mike is in two years recovery and recognizes that the system is broken. Red Barn Farms has goals to work with community partners to make the recovery process more accessible and efficient. Red Barn Farms is meant to be a one year program. He explains that he and his family are doers and that they believe that actions change thoughts, not the other way around.

Mike recently got married and is working to get on her employer provided insurance. Health insurance to Mike means a peace of mind, but yet still doesn't connote positive feelings. Health insurance to him feels foreign, non-attainable, fiction, a dream, and he sees it as a luxury. Health insurance could mean a false sense of security. So while hesitant, health insurance will dramatically change his life.

Dear Legislator,

In November of 2008, I went a check-up with a new primary care doctor. The appointment was far from routine. I was told that I had end stage kidney failure, and would need a kidney transplant. That was scary enough. The fact that I had no health insurance (I worked part time, and divided the rest of my time between college and being a care giver for my niece and nephew) made it flat out terrifying. I was lucky, because the generosity of friends and strangers was overwhelming. First of all, a good friend donated his kidney to me, then my friends teamed with generous organizations to raise \$10,000 that would go towards my medical bills. As moving as astounding as this was, it wasn't enough to get me the surgery. The transplant surgery itself cost \$79,000. My kidneys were in bad enough shape that a separate surgery to remove them was required. The medications I needed to keep my body from rejecting the kidney would cost roughly the same amount per month as rent on a one-bedroom apartment. In the end, I was able to receive this lifesaving surgery because of a great nation and state which has the wisdom and compassion to use programs such as Medicaid to help those who need it.

Everybody who doesn't have health insurance now deserves the same chance I had. Because I believe this I have become an active supporter of and advocate for Governor Herbert's Healthy Utah plan. I have gotten to know many of the people in the coverage gap as I worked to tell their stories in my documentary film Entitled to Life. **Tens of thousands of Utahns who fall within the "Medicaid Gap" are losing their health or their lives to the delay on expanding Medicaid, and we can help them by implementing Healthy Utah plan.** The suggestions of the Health Reform Task Force are insufficient and ineffective. Tens of thousands of needy Utahns will be left out, and as good as our charity care system is, it cannot provide them the specialty care they need. Take Stacy Stanford, one of the patients profiled in my film: she will remain without coverage for the same reason she can't get disability Medicaid now: she can't afford to get the diagnosis which documents the neurological condition which makes her "medically frail". Charity care can't get her this, for the reasons I've detailed above. Stacy is living proof that the "medically frail" options don't work. Some have suggested that the Healthy Utah opponents in our legislature are heartless. I do not agree. They are decent, caring human beings. Their failing is that they are so blinded by ideology they refuse to see obvious facts staring them in the face. But the tragedy is that innocent people will suffer, because poverty and illness are immune to ideology.

As a lifelong Utahn, and member of The Church of Jesus Christ of Latter-Day Saints, I firmly believe that only Healthy Utah fits all of the criteria the Church set forth for a principled approach. We are a state which values families, and the Christian concepts of justice and mercy. We can't make families suffer for our political ideals, and a system which leaves tens of thousands of working Utahns without any access to real health coverage clearly doesn't fit any reasonable definition of justice or mercy. Please look into your heart and support Healthy Utah in the upcoming legislative session. It's not about right and left, it's about right and wrong.



Sincerely,

Paul Gibbs

My name is Rachel. I am a woman in long term recovery. I started cleaning up my beautiful mess on 3/14/2012. I struggled with drug addiction for years. It started with pain pills. My doctor told me I had fibro Myalgia and what started out a pain pill every couple of days quickly escalated to a handful of pain pills just to get out of bed in the morning. I remember when I had my first withdrawal symptoms. I actually went to the ER. I had no clue what was wrong with me. When I found out I was addicted I immediately became scared of losing my children. I kept telling myself that I was going to quit. There is an overwhelming feeling of guilt and shame that takes over and almost paralyzes you. When your addiction to drugs or alcohol you have a mental addiction and a physical addiction. Every time my physical symptoms kicked in I would cave in. I was so ashamed and fearful of people noticing and me losing my children that I would in turn use more. My tolerance level got higher and higher.

I sincerely tried to quit on my own several times but it is not that easy. One day while withdrawing I had a "friend" introduce me to heroin. To my surprise and satisfaction it was cheaper and comparable to pain pills. I thought this was it I was finally going to get clean, I wasn't addicted to this drug. I was going to use heroin to get clean off of pain pills. That's not how it worked at all. The only way to go is down.... way down. I lost everything myself, my children, everything we ever owned ... all of it gone in a matter of about 8 months.

I was homeless living on the streets, I had nothing left and nowhere to go. There were so many times I wanted help. I didn't have health insurance. *You cannot get help for addiction without health insurance.* In fact it is easier to get into rehab if you get criminal charges then if you just want help. We have it backwards. There is a huge lack of education. Education for the families, for the community and most importantly for the addict themselves... I had no clue what was going on, I had no clue where I could go, the only thing I knew is that I was a terrible person – that I did know!

I desperately wanted help, I wanted my children, I wanted my life back. I had no options without health care so I ran the streets for a couple of years. It is easier to continue using than to get help. The more you use the deeper the problem gets. I don't know what happened or how it happened but I went to my mom and sisters and told them I needed help. We looked in the phone book and made what felt like a million phone calls. I had one option, just one VOA (Volunteers of America). I called every 15 minutes for almost 2 weeks until a publicly funded bed became available. That is the process, basically the luck of the draw. During these two weeks I continued using for two reasons – 1. If I didn't stay steadily high then I would most likely run and not get help, 2. You have to be *actively using* to get into the VOA.

I finally got a bed on 3/14/2012 where I began my journey of sobriety. I stayed at the VOA for 2 months until I could get a bed at Odyssey House. Because I had no health insurance and because my treatment was funded by Salt Lake County I had to wait at detox for a bed to become available. I then stayed at Odyssey House residential adult program for a year.

If I had access to health insurance I could have started treating my addiction sooner. Addiction doesn't go away. I have to work on it daily. During my drug use I lost my children for 2 ½ years. If I had health insurance I could have had them back in my life sooner. I could have had counseling for us to help us understand and get our family back together. Addiction affects everyone. Actually if I had health insurance I could have gotten help before I even lost them. I could have prevented losing everything that we had. My addiction didn't have to get so deep. I could have started the medications I need for myself to maintain my healthy levels.

Addiction is out there and it is real. Turning our back isn't going to help. It is an illness that needs to be treated. We need to be educated. We need to take preventative measures. We need options. We need to speak up and start fixing the problem. It isn't going anywhere. Change is possible, ask my children. My life is better today than it has ever been. I take my darkest times and use them to make light and help others. EVERYONE DESERVES A CHANCE!

Dear legislator,

My name is Rhonny, and I just received a cancer diagnosis. However, since I am only covered by the Primary Care Network, my options for further testing and treatments are extremely limited. I was lucky(?) enough to receive a CT scan in the emergency room that led to the discovery of my Lymphoma—but because PCN covers very few expenses incurred outside of the primary care setting, I will be getting a bill to cover the entire cost of that ER visit—regardless of the fact that it led to a very serious diagnosis.

I have been told by PCN's consumer assistance that I can apply for charitably donated specialist visits, tests, and treatments—but the waiting list runs from 12-18 months. I can also apply for SSI/SSDI—but that process takes even longer.

In the meantime, I am unable to access colonoscopy, endoscopy, MRI, or other tests to further pinpoint my diagnosis; I'm also locked out of any inpatient services, many medications, and more. I cannot even visit an Oncologist. Once my cancer progresses and the odds stack up against me, only then will I be (possibly) given the option of access to comprehensive health care.

So now I am putting my career as a writer and artist on hold, and looking for a new job—any job at all that will offer insurance benefits. Instead of focusing on healing and trying to recover, I am buried in classified ads and cover letters.

If the Utah legislature had acted on Healthy Utah during the session, I would not be in this situation. I would be allowed to see an oncologist and receive the same treatments that you would, were you given my diagnosis with your government-funded insurance plan.

I am not alone. Your constituents are sick and struggling, or one accident or illness away from catastrophe. Please support the complete, comprehensive life-saving coverage provided by the Healthy Utah plan, and encourage your colleagues to do the same.

Sincerely,

Rhonny

Murray, UT 84121

Ephraim, UT 84627

I am writing this letter to share with you some of the struggles that I have experienced with gaining Medical Insurance. I've worked in the construction industry and have since experienced health problems due to this profession and other genetics factors. My wife, Anita, has been fortunate to be in good health.

We are currently in retirement and living off our savings, because of this we have no income. As we are coming to the point in our lives as we get older, access to medical insurance is increasingly more important. I called an insurance agency and found that we didn't qualify for their programs because we made less than \$15,510 a year. We were then referred to Medicaid where we applied with the Department of Workforce Services and were told we didn't qualify. With the Medicaid denial letter we went back to [healthcare.gov](https://www.healthcare.gov) and applied again for health insurance but found—again—that it was unaffordable. Because of my years in construction I have Degenerative Joint Disease with persistent back and neck problems. Although I do not have to take any prescribed medications regularly, I do seek treatment with a chiropractor which I pay for out of my pocket. All other medical expenses for both myself and my wife come out of pocket. Medical insurance to me means security. The security of knowing if either of us has a catastrophic illness, we wouldn't lose everything.

Representative Cox, please support Governor Herbert's Healthy Utah plan to help not only my wife and I, but also all other Utahns who are in a similar situation as us.

Sincerely,

Richard & Anita

Richard
Taylorsville

I went to apply for Medicaid at one point and they asked if I was on disability and I said no, they gave me nothing.

I got in a violent car wreck, my entire right foot was crushed my femur was snapped my nose was broken, concussion. They wanted to cut my leg off, but I said no and it took me 12 surgeries and 5 years. I had health insurance when I was married at the time, and car insurance picked it up for the medical.

I started using when I was in college just drinking beer and smoking pot. By the time I was in the car wreck I was experimenting with meth. But I mostly smoked pot. I used it to help me sleep.

Never had treatment.

I don't have insurance right now and I have to see a doctor every month. I have reflex sympathetic dystrophy. Sympathetically maintain pain. I have to get shots in my legs every month and it is very expensive. I'm at mercy of others.

What does health care mean to you? It would be a terrific financial burden off my family and my shoulders. It is very difficult for me to work with the pain.

Dear Legislator,

My name is Robert and I am 32-years old, a healthy and responsible type-1 diabetic. Type-1 diabetes is a genetic disease unlike type-2 which can be brought on by poor dieting and no exercise among other things. Type-1 is not like that. I'm physically fit and healthy.

I was in the Medicaid coverage gap for almost two years—where I ruined my credit because of the costly medications I need to treat my diabetes. I recently found a job with AmeriCorps VISTA program which puts me right above \$11,000 annually. But if I didn't have a strong family support network, like a lot of Utahns in my position don't, I wouldn't be able to afford the \$270 premium or my out-of-pocket expenses which my family helps me with.

I was an experienced caregiver (over 5 years) to people with special needs. I've also been a teacher with over 4 years' experience. However, due to cuts to funding for people with disabilities, cuts to education, and me falling into the healthcare gap--I've had to take on several jobs as a waiter, a barista, a bookseller, and occasionally roofing. Those jobs have replaced me being a caregiver and a teacher because they pay more. In the past three years, I've had two to three jobs at any given moment (sometimes combining graveyard shifts with day shifts). Unfortunately, the hours at these jobs aren't consistent and there is no full-time or benefit options with these businesses.

I spend over \$500 per month on the supplies I need to survive. In a year, that's nearly half of my pay. That doesn't include visits to my doctor (4 times per year as required of my driver's license), a physical every year required for my driver's license, and labs which my doctor suggests I have twice a year (\$450 per lab visit). I really like Utah. It is my home. But due to Utah's slow reaction to provide for those who fall into the gap, I'm looking into moving to an expansion state where I can get coverage and regain my life back as an educator and caregiver. I really want to stay in my home but it's literally taking a physical toll on me. Please help these low-income, hardworking Utahns who are struggling to make ends meet.

Sincerely,

Robert

Salt Lake City, UT 84102

Ryan [REDACTED]

Was self employed and got insurance through CHIP for three children. Was told he was making too much money to get qualified for Medicaid. Called the state and was told that they didn't qualify. I have been denied formally denied several times. He falls in between the 50%-100% FPL. Lost his job during the recession and started his own company at that point.

In 09 I had to leave the job I was at because they weren't paying us because business owner stole everyone's 401k. I was told I had insurance, but I never did. I never had a severance and was 2 months behind on my pay. I do computer animation and artistry and I've always been doing well. I was middle management at this company. I kept trying to get work. I started my own freelance business and I was doing well, but still trying to fill in the holes for insurance because we had bills to pay. I was even making too much for my kids to get insurance. So, we rarely went to the doctor because the co pay was too high. After several years I was owed so much by people I had to forgive debts because of the recession. My gall bladder stopped working and I thought I was having a heart attack and it hurt to breathe. I had emergency surgery, my parents had to help with that, and the church. It cost thousands of dollars for the medical bills. The wife had to go to rehab just for Ambien. The LDS church helped us out immensely. My wife had to try and wake me up faster out of Anestia get me out of there and I had two hours to get out of there I had to raise my heart rate to a certain rate. She was shaking me awake and crying to try and save money on the bills instead of recovering. In 2012 we had to file for bankruptcy and it worked out to keep our house and our cars. I've lost 30 lbs. and she has lost 40 lbs. because we are trying to stay healthy because we don't have insurance we work out rigorously. I went to healthcare.gov last year and I called them last year. I was referred to a insurance company and they said they couldn't insure me because I made too little. They referred to me to the state, and the state said that I didn't qualify unless I was pregnant. (Income 12,000) Wife has been trying to find work. it has been tough on her to find a job. She is looking to work in recovery and helping others beat their addiction.

Hello Legislator,

Pictured: our three children, my wife April, and myself.



My name is Ryan [REDACTED] and it has come to my attention that the legislation is currently considering whether to extend coverage through the Medicaid expansion. As an individual who has worked in a health care environment at three major hospitals (a regional, community, and pediatric) for close to five years, I have an inside perspective which adds to the value of my point. Add this to my two degrees, a Bachelor's of Science in Health Administration and a Masters of Business Administration in Healthcare Management from the University of Scranton, as you can imagine I am highly knowledgeable in all aspects regarding healthcare needs.

Across this nation and particularly in Utah access to care is a top concern that needs to be addressed, which starts by extending coverage to those such as my family and myself who have fallen into the coverage gap "hole". From May 2011 till June 2015, my wife and I had no coverage; I had insurance offered at my employer at a cost of over \$500 a month. This left me with approximately \$50 a month net working full time. Thankfully my three children were on Medicaid, as all three have medical needs (my youngest has spastic diplegia cerebral palsy) which require regular doctor visits. I was not so lucky as I became ill for over six months and falling under the self-pay category had very limited options. I lost hearing in my left ear, have lung problems, I become ill easily, I almost lost my life. I remember waking up in a pool of sweat with my chest rattling, my wife thought she would have to bury me. Had I been insured I could have gotten the medicine needed (access to care) and prevented my health issues. The health issues mentioned above have added to my other existing health problems such as trouble swallowing without choking, which if I had insurance when it first occurred could have been eliminated.

My wife April, on the other hand, has no choice but to receive medical attention with her high blood pressure and thyroid problems. Last year she had an ovarian cancer scare at the time we were lacking coverage, and we racked up thousands of dollars in debt getting tests done to rule

Dear Elected Official,

I've had the opportunity to be involved with 4th street Clinic for the last 15 years and have seen a lot of Homeless patients go through the clinic. The clinic provides health care to the homeless population at no charge. The Clinic saves lives every day and they do an incredible job with the resources they have. However, there are times when the resources run out when critical care is needed. Nursing home facilities require Medicaid or insurance to care for patients. Many times, patients that need Nursing Home care pass before funding is approved and never get the care they require. Specialists require some type of Medicaid or insurance before they will provide services. Expensive testing is not available for the most vulnerable patients with life threatening conditions.

Recently a female patient staying at the Road Home Shelter needed a quadruple bypass surgery, but they would not perform the surgery because she had nowhere to go to rehabilitate after the procedure. She passed away in the shelter a week later.

One gentleman in renal failure needed to be on dialysis daily by the time his Medicaid was approved and passed away in a short time due to the progression of his condition.

There are many patients with cancer that progresses to the point of being irreversible before funding is received.

These are just a few examples. Please find some way to expand coverage to include this vulnerable population as Charity Care does not always provide treatment for the neediest patients.

Sincerely,

Sandra

Sarah
Logan, Utah 84321

Sarah is a Utah native who lives alone in Logan, Utah. Due to the fact that Sarah isn't disabled or pregnant she does not currently qualify for Medicaid in Utah. Although Sarah signed up on healthcare.gov and was deemed eligible on the federal level, she remains uninsured because of the categorical restraints that still exist in Utah. Even though she works hard, Sarah remains below the poverty level. Her story is a common one amongst Utahns. Sarah has been trying to get health insurance for sometime. She is only eligible for tax credits to help her purchase insurance on the market place. With Medicaid expansion on the table she waits anxiously to see what the legislators decide on.

Dear Elected Official,

My name is Shauna, and I fall into the Medicaid coverage gap. I have four kids and I am divorced. I used to be covered under my ex-husband's insurance plan, but I no longer have access to health coverage. I'm a substitute teacher so I don't work in the summer, and I do not make enough to get insurance through healthcare.gov. I have also gone back to school, and am now a student again myself. I applied to Medicaid and they offered me PCN, which covers some doctor's visits, but not specialists—and I have lupus (a chronic autoimmune disease which can be life-threatening without treatment), so I need to see a rheumatologist. When I had health insurance I could get the tests I needed to manage my lupus, but now I have been without real medical care for six years.



I have an adult daughter who is 20 and she doesn't qualify for health insurance either. She is on the autism spectrum and has mental health issues, but since she doesn't have a specific diagnosis she doesn't qualify for SSI or Medicaid. I have her on a nutritional program, which has greatly helped her, but if she doesn't stay on it, she becomes very different. Recently she was hospitalized on a suicide watch. In addition she needed a root canal. Due to the hospitalization and root canal, we are thousands of dollars in debt. We used to be able to afford therapy for her, but it is too expensive now. We tried to help through Wasatch Mental Health, but they only take Medicaid. My ex-husband won't help with the bills because she is over 18. I'm so careful about budgeting, but it is still tough to pay all of the bills...

I feel like Utah has high family values and it's the women and children that are suffering from the Medicaid gap. Getting divorced, after having stayed home as a full-time wife and mother, it can be tough to get a job and then to find childcare. If we are going to be a state that values healthy families we need to take care of our women and children.

Please support the full coverage found in the Healthy Utah plan. There is no better way to care for struggling families.

Sincerely,

Shauna
Payson, UT 84651

My name is Stacy Stanford, and I am one of the faces of the failed Medicaid expansion.

I live in the gaps in our system. I have been uninsured since my illness began four years ago. As a result, even though my doctor tells me that my brain is deteriorating, and my immune system is attacking my central nervous system I do not qualify for disability Medicaid because I cannot afford to get a finalized diagnosis documented on paper.

After my illness began, and I lost my career, I started an online business in an attempt to support myself and pay my medical expenses. That business does not bring in nearly enough income to pay all my bills—but it is still too much to qualify for Medicaid as it exists today, without Healthy Utah. Because of my lack of access to basic healthcare, I end up in the emergency room far more often than would be necessary if I was able to see regular doctors and specialists. Three years of ER visits and uninsured hospital stays have left me sitting with more than \$200,000 in medical debt. These are bills I have no way to pay, and therefore the burden falls on the taxpayers.

There is a gap in the system, and I am not the only one falling through the cracks. Over 100,000 Utah citizens are not currently adequately covered by health insurance, but could be, if only Utah politicians would act.

The faces of the uninsured are not only those healthy young people wanting coverage in case of accident or injury; the faces of the uninsured include those of us who are disabled or seriously ill and going without essential treatments for life-threatening diseases. The faces of the uninsured also include those who do not even know they are seriously ill, who may not find out until it is too late because they cannot afford a simple check-up. According to the CDC, more than 45% of Americans are chronically ill, and that percentage is even higher among those in poverty. It stands to reason that if nearly half of the US population is chronically ill, then the same proportion of Utahns are as well—and therefore nearly half of the Medicaid gap population.

Implementation of the full Healthy Utah Plan is not a convenience, it is not a luxury—it is essential because will save Utah lives.

Thank you,

Stacy

Dear Representative,

My name is Su, and I am a registered Nurse who has won awards for my work in Utah, now I am disabled and covered only by PCN. My adult son is also on PCN, and both of us are dealing with serious health issues. He has a 45 pound mass on his leg, which he's been unable to have treated or removed due to the shortcomings of primary care-only coverage.

And recently, I myself have received some devastating news—it turns out, after months of worsening symptoms, and a two-day stay in Shock Trauma ICU, that I have esophageal cancer: adenocarcinoma, a large tumor wrapped around the base of my esophagus. I had already suspected this, but because PCN will not allow visits to specialists, I had to wait 9 months. I have lost 100 pounds, and am nutritionally in really bad shape . . . I had my first dose of radiation today and began chemotherapy. I will go through that for the next 2 months, then the cardiothoracic surgeon will decide if they can make me a new esophagus and stomach from small intestine and large intestine . . . I want you to know that all I have heard from the 12 doctors who attended me, and others in the hospital staff, is pure anger at the legislature and the governor and the two republican leaders of the house for not passing 'Healthy Utah', already-- because they said it is killing people like me.

Please hurry. Please provide full access to specialists and hospitals to the tens of thousands of people like me who are either uninsured or limited by PCN – we are dying without it.

Sincerely,

Su

Terri
Sandy, UT

Terri worked for ~14 years, she had medical problems while she was working at her past job and was covered by EMLA—she was able to go to all of her doctors appointments to take care of herself and her health. She was laid off in 2008 when the recession hit, and after that she was no longer covered by EMLA. She has had two jobs since then, but was quickly fired because she had to miss so much work to go see her doctors for her condition.

She has two sons, one is 23, the other is autistic and just turned 18. She and her son were covered by Medicaid but Terri was not able after her son turned 18. She has applied for disability but was told she didn't qualify—even though she has doctors notes stating her physical health prohibits her from working.

She has applied for Medicaid but since she was denied for Social Security, and no longer has children under 18, she is in the coverage gap.

Terri is insulin dependent. Her medications can cost her upwards of \$3,000 per month, and she has started to spread out her medication taking it every other day instead of every day as prescribed so she can make her medications last longer. Because of this, she is having problems with her blood sugar levels, and her depression has come back full-fledged. She also has bursitis and a tear in her right shoulder that she used to go to physical therapy for, but can no longer afford the sessions.

Terri is currently living with her parents, and her autistic son. She is hoping Utah expands Medicaid so she can get the coverage she needs to continue to take care of her autistic son.

Tim
Salt Lake City

I have hep-c and staff infection (merca)
I saw 4th street clinic doctor for numbness in my legs. Severely injured my ankle in 1992. I received workers comp. I was cut off because I went to jail. I went to jail because I was using heroin to medicate for the ankle.

I went to the doctor when I was out after I got out and found out I needed surgery I have plates and screws.

I'm full time college student and I work in social workers program. I stayed sober 6 years after I went to jail and relapsed on alcohol for a couple months. I had about 9 years sober. I was 92- 96 heroin. I'm 9 months sober. I was using heroin and homeless from 2007-2013.

The treatment center helped me realize this isn't me thinking these thoughts. I'm getting treated at first step house I graduated three months ago, and then haven recovery. I get a grant and a loan to pay for the school.

Showing up to the hospital with merca I would have these crazy infections and I couldn't pay without insurance. Now, it's very hard for me to rent because of the hospital bills my credit is ruined.

I applied through healthcare.gov and they told me I was immigrant and the website has problems I still have password and username

Healthcare to me is peace of mind. It means to me I'm a citizen in a community and a part of something. Instead of feeling inferior or a lower class system because I get marginalized not having health care.

Dear Elected Official:

In order to properly provide context for my reason in writing to you I would first like to illustrate some scenarios:

Have you ever been so sick that you cannot imagine what life was like when you were not? Have you ever had such recurrent and painfully debilitating migraines that you feel completely hopeless in ever having just one "normal" day? Have you experienced unknown pains and ailments that cause significant discomfort to your daily routine that you think a visit to a doctor is absolutely necessary? Have your spent nearly a month fighting off a common cold that has turned to a sinus infection from which only antibiotics can give relief?



These various health related situations are common enough for many people. You may have shared similar experiences in your own life. I can tell you that all of these situations are experiences from my life. The great thing is there are cures, helps, medications, medical attention, etc. that can help in any of those situations. The sad truth is that I have no access to that help, to that relief, to that attention from a medical professional. I do not qualify for subsidized healthcare, nor can I afford it privately. I live in constant fear for my health and for my family because I know that if injury or sickness come into our life, it will mean the choice between getting medical attention and suffering significant financial stress or not getting medical attention and hoping symptoms and conditions do not get worse. My name is Todd and this is my story.

I am 31 years old, married and have a 6 month old baby girl. I live in Orem, UT, attend the University of Utah as a full-time graduate student in social work, and work two part-time jobs just to make ends meet. We currently budget our expenses to come out just about even month-to-month. Neither myself nor my wife have can afford healthcare coverage. Fortunately our daughter is covered by Medicaid for a little while longer. At some point, however, it will become absolutely necessary for me to acquire healthcare coverage for my family, and especially for my daughter. What do I do then? How do I protect myself so I can continue to live healthy, work, study and provide for my family? How do I protect my wife so she can continue to work hard every day in raising our child? How do I protect my child once Medicaid expires for her?

I have shopped various plans from various companies and all are beyond my ability to attain with my current financial situation. I was therefore very enthused when I knew healthcare was going to be made more available to the population through a subsidized government plan, also commonly known as ObamaCare. Then I found out that Utah chose not to expand their coverage to solve the enormous problem of the "coverage gap." I fall in that gap. My family falls in that gap. I am between the 50% and 100% poverty level. This has been a frustrating and difficult situation for me for many years. I work hard, stay employed, go to school, etc. I likely would be considered middle/working class. Yet, as thousands of others like me in Utah, I cannot afford health care privately nor do I qualify for help from subsidized coverage. The best way to express what this feels like is the concept of drowning. More than anything I just want to know my family is safe and cared for so when my daughter gets sick, we can go to the doctor and get her help; when I

Toni
Salt Lake City, Utah 84116

Autism is a development issue that affects the brain's social communications skills. Typically, Autism is found within the first 3-4 years of a child's life. Unfortunately for Toni she wasn't diagnosed until a much later point. It is important to catch Autism early so it can be treated in the beginning stages. When Toni went to college she lost the Medicaid she had as a child. Therefore, she is tasked with dealing with her Autism and recently diagnosed Scoliosis without any health insurance. Needless to say, this is a tall task. On top of these two grueling burdens that Toni has to shoulder, she has also recently been diagnosed with Anxiety and ADHD disorders. Toni has battled homelessness because of her inability to work. Without medications it makes it difficult to for her to manage her disorders while working. Furthermore, she has not been deemed "disabled" by the state of Utah yet; and can't get PCN without her birth certificate from Washington, which costs money to obtain. All Toni needs is health insurance to live a more comfortable life and begin working again. In fact, she hasn't been given medication for scoliosis pain, or been screened for diabetes even though her family history shows a great risk for it. Due to the fact that she makes no money Toni does not qualify for federal tax subsidies. With the expansion of Medicaid Toni, along with 60,000 uninsured Utahns would receive healthcare coverage.

Dear Elected Official:

My name is Wendy and I have been a single mother for 16 years. I have been without health insurance for the past five years. Thankfully, my children are covered through their dad's insurance and have been for around eight years. I used to be covered with PCN, but didn't get my review turned in on time so I was dropped. I have been going to Mountainlands Community Health Clinic in Provo when I needed to go to the doctor.



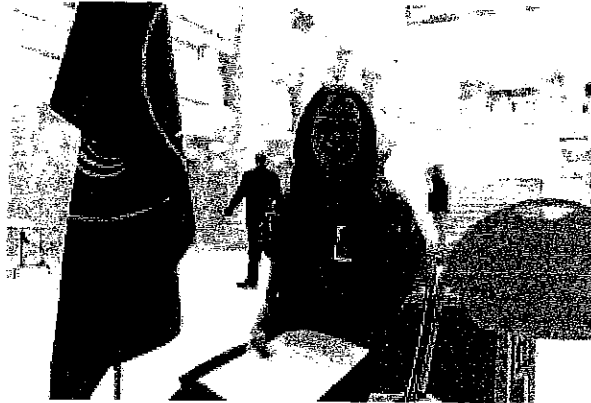
When I returned to school three years ago, my income dropped because I had to cut back on my work hours. I applied for Medicaid thinking I would qualify because my income was so low. Sadly, I did not qualify. My monthly income was just enough to pay for my expenses, so the money I got from the Earned Income Tax Credit was a lifesaver. I used it to pay for extra expenses such as car repairs, birthdays, Christmases, dentist visits, school fees, etc.

When the ACA enrollment came around, I knew I would still not qualify for Medicaid, yet did not have the money to pay for monthly health insurance because I didn't qualify for help on healthcare.gov. Also, from what I learned about enrolling through Healthcare.gov, it sounded like I would not be allowed to purchase insurance because I would be referred to Medicaid.

The main reason I went back to school to earn a degree was so that I could get a job where I could take care of myself financially, and no longer need to rely on help from other people. However, in order to get to that point, my financial situation has worsened because I had to quit my job to be able to finish school. I am currently a family of three (I have one child in college and one serving an LDS mission) and my monthly income is below the poverty level for a family of two. I am now using my savings to live on, because my child support does not cover my expenses (which are about as bare bones as you can get), and I no longer receive the Earned Income Tax Credit. It almost feels like because I am trying to improve my situation, and working to make the best financial decisions I can to get me through school, those choices are working against me when it comes to having health insurance. I am hoping that I will not have any health problems until I graduate and get a job, when I can finally be covered by insurance.

Sincerely,

Wendy
Provo, Utah 84601



Avery Pizzuto

I have type I diabetes and visit the hospital very frequently. It is nice to know that I am provided for with my insurance. I really don't know what it's like to not have it. But I can't say the same for my mother.

My mom's name is Joy. She is a single mother of three and takes care of me and my sisters, all by herself. My mom is a hard worker and a wonderful mother. Every day she wakes up thinking about us and does everything she can for us. My mom provides for my sisters and me, but cannot provide for herself. What do I mean? I mean she cannot afford basic health insurance for herself. It started back in 2008. My mom was very sick. My mom was trying to work and her back was killing her. She would cry in pain every night. I asked her many times why she could not get help from a doctor but she said she did not have insurance. I did not even know what insurance was at that time. I remember my mom not being able to walk and a neighbor carrying my mom off the couch to take her to the ER. That happened many times. My mom went to many ERs but no one would help her. It was a really scary thing for my sisters and me. And it all was because she did not have insurance. I felt like no one cared about her.

Her pain finally caused my mother to lose her job. Sadly, it was not being able to work that allowed my mom to qualify for Medicaid and finally get the back surgery she needed. I felt better that my mom was finally out of pain and helped her recover. Do you know how hard it is for a sick single mom to take care of kids on her own?

If you think things could not get worse for my mom during that time you're wrong because it did. From all the blood tests and follow up work from her back she learned she had cancer. At the time I remember being so sad and mad. I did not understand why such bad things were happening to my mom. We had to stay with neighbors while my mom went back into the hospital to start her cancer treatment.

After the surgery, my mom would always say "it was such a blessing" that she found out she had cancer. I did not understand why she was saying that at that time, but I understand it now. Had my mom not had the back pain and lost her job, she would not have gotten Medicaid. Had she not gotten Medicaid she would not have gone to the doctors for testing and she might not have been diagnosed with cancer until it was too late. It is scary to think I may not have my mom to this day. I mean, she's all I have.

VIEWPOINTS

Veterans gain by closing Utah's coverage gap

RyLee Curtis and Haylee Hunsaker

We owe Utah's veterans our thanks. But do we owe them more?

One difficulty many Utah veterans face is finding access to affordable health insurance.

Approximately one in ten veterans lacks access to basic, affordable health care coverage. This trend is also true in Utah where nearly 10,000 veterans live without access to health coverage. Another 5,000 spouses of veterans are also caught in Utah's coverage gap — earning too little to afford private insurance, but too much for Medicaid. Many reasonable people mistakenly believe that all veterans and their dependents receive health care from the Department of Veteran Affairs (VA). This is not true.

Rick Gelino, a disabled veteran, who served as a Marine in Vietnam knows this struggle first hand.

Although Rick is fortunate to have VA coverage, his wife never did. When she suffered a debilitating stroke last September, she needed two surgeries to recover. The mounting medical bills forced Rick, a Kearns resident, to return to work.

The stress took a toll on their finances and their relationship, eventually leading to personal bankruptcy and a divorce. When he was interviewed by a Utah filmmaker, Rick said, "I ended up alone, going through a divorce, completely bankrupt, for a stroke I didn't even have. People think that Marines don't cry, but they do." Rick's story is not rare among Utah's tens of thousands of veterans. In Weber County, where one-third of all veterans served in Vietnam like Rick, over 1,000 former service members earn incomes below the poverty level.

Most VA healthcare access is based on service-related disabilities, income, and other factors that make it difficult for many veter-

ans to qualify. Many veterans also suffer from health problems that they can't prove are service related. Others may be eligible for VA benefits, but live too far away from a medical facility. Many veterans have unique medical and mental health needs that require specialized and consistent care.

With the governor's Healthy Utah plan, veterans who fall in the gap will have access to quality healthcare coverage through private insurance.

However, Utah lawmakers are still debating whether to increase access to coverage. There are 27 states that have either expanded Medicaid, or found a state-based solution. The veterans in those states — including Colorado, New Mexico, and Arizona — now have access to affordable coverage. In Colorado, over 37,000 veterans and their spouses gained access to affordable healthcare coverage starting last January.

This nearby example should encourage Utah voters to question why our lawmakers aren't doing anything to extend a helping hand to Utah's veterans.

Nearly 15,000 Utah veterans and their spouses are living in fear of situations similar to what happened to Rick Gelino. This number is far too high in a state that prides itself on being a great place for veterans and their families to live, work, thrive, and retire.

So the next time you see or meet a veteran continue to thank them for their service.

And then next time you see your Utah representative or state senator ask them what they are doing to make sure that veterans have access to affordable healthcare coverage. No one who serves our country in uniform should have to fight for access to healthcare coverage.

RyLee Curtis is the Medicaid Policy Analyst at the Utah Health Policy Project, where Haylee Hunsaker is a summer intern. They wrote this for the Standard-Examiner.

Lieutenant Governor Spencer Cox
Utah State Capitol Complex, Suite 200
P.O. Box 142325
Salt Lake City, Utah 84114-2325

Dear Lieutenant Governor Cox;

It was a pleasure to speak with you at the Radio from Hell Show and then again at the Healthcare Summit.

You requested I send you the story of how I ended up needing Medicaid coverage. Here it is.

Two and a half years ago I was struck by a condition known as Trigeminal Neuralgia. I was CEO for the Salt Lake City branch of Keller Williams, a real estate firm comprised of 160 agents and staff. When my condition presented itself as a small burning patch in my forehead I disregarded it. I had felt that sensation before at particularly stressful times in my life. Eventually, that sensation had always gone away. This time was different.

Within a few weeks I was experiencing a growing, unrelenting pain. The burning had ventured from my forehead. Pain travelled down my face like burning oil within my skin and knifed at my face. The gradual loss of the vision in my left eye was mirrored in pace by the increasing difficulty I felt in swallowing any thing of substance. My memory began to fail. I forgot important meetings and outcomes of conversations.

I am a single mother of two children. I needed my income, and at that point, I desperately needed my health insurance. So I did my best to hide my condition from my employer. Hours not at work were filled with doctor appointments, tests and scans of every sort. Four months into the beginning of my illness, and two weeks after losing my job, I was officially diagnosed. Immediately my highly respected neurologist prescribed an aggressive schedule of physical therapy.

I finally had a diagnosis, and an assurance that the prescribed treatment would make me better, but I had no way to pay for it.

This was before the Affordable Healthcare Act kicked in so Cobra insurance was prohibitively expensive, especially since I now had a pre-existing condition. I discovered that in the state of Utah, as a single mother of two, I couldn't make more than \$765 a month and qualify for Medicaid. Well, I couldn't be a mom of 2 and make less than that. On the days I could, I cleaned and organized houses. On the rest, I did my very best for my children at home. My life...our lives...became small. I waited for the Affordable Healthcare Act.

Dear Legislator,

My name is Michael, and I am one of the many citizens living in the coverage gap. I am disabled and unable to work, so my income is too low to qualify for subsidies on the healthcare.gov exchanges—but my Social Security Disability case is still pending and my Medicaid application was denied, and so I am left in between coverage options...

I am currently enrolled on the Primary Care Network, and insufficient does not even begin to cover it. As you know, it only covers four prescriptions per month, so I am left paying out of pocket for three medications. PCN also fails to cover diagnostic tests, specialists, and preventative procedures—all of which I need.

I've been incapable of working for three years now after a serious back injury (as well as heart problems), and without access to health insurance, I've been unable to get MRI's, CT scans, and other tests I need to pin-point the cause/extent of my disability, which would strengthen my case for Social Security and potentially enable me to get Medicaid coverage. I need the most documentation I can get, but the limitations of PCN severely limit that ability... I received one MRI with assistance from IHC, but they would not cover the other scans my doctor ordered. Any help I get from charitable organizations only covers the absolute bare minimum—they do not help me get on my feet, rise above debt and poverty, or gain control of my health.

I should be seeing several specialists to address my back injury, as well as a cardiologist—but PCN only covers my primary physician. Physical therapy could likely improve my condition, or at least help my pain, but PCN doesn't cover it.

At 62 years old, I have not even been able to have my first colonoscopy or prostate exam, because once again, PCN won't allow it unless I am willing to pay out of pocket and add another \$1,000+ to my credit card debt.

I worked hard all my life, and now I am being overlooked by the very elected officials who swore to represent me.

I am asking you to please support the Healthy Utah plan, and encourage your colleagues to do the same. Covering the gap means providing a range of services to every individual who is currently uninsured, and the Governor's plan is the only option which will do that.

Thank you for your time,

Michael

Sunset, UT 84015

Airie F
Brigham City, UT 84302-1740

Feb 26, 2015

Representative Scott Sandall
State Capitol, Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please debate SB164: Healthy Utah 2.0 on the House Floor!

Dear Representative Sandall,

My name is Airie F. I live in Brigham City. Please support Healthy Utah. I've struggled with an incurable disease my whole life and can't imagine what my life would be like without access to healthcare. I'm fortunate to have insurance, but so many people like me do not. Please give them the help and opportunity to thrive that they need.

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Airie

Jane
Holladay, UT 84121

Oct 14, 2014

Representative Marie Poulson
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent. Please move Utah forward in covering the gap!

Dear Representative Poulson,

I urge you to support SB164, a unique Utah compromise which will provide affordable health coverage options to thousands of Utahns.

I support the Healthy Utah Plan because...

-It brings back \$258 million of our taxpayer dollars

-It reduces uncompensated care and unnecessary burden on the Healthcare system

-Ensures all Utahns have access to affordable health coverage

Although I would have liked to see Utah subscribe to the federal Medicaid expansion, I support Healthy Utah. I have a cousin who's a single mother of two. She has Chron's disease and has recently also been diagnosed with lupus. She is in constant pain and can't work, but she's done a magnificent job with her children against all odds. Currently, she is ineligible for health care. Please help.

Take action on this issue and vote YES on SB164 to help promote healthy and productive families in Utah!

Sincerely,
Jane .

Maggie
Taylorsville, UT 84129

Feb 4, 2015

Representative James Dunnigan
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent, please support Healthy Utah!

Dear Representative Dunnigan,

I urge you to support SB164, a unique Utah compromise which will provide affordable health coverage options to thousands of Utahns.

My boyfriend died this spring from cancer. If he'd had health insurance maybe they would have caught and saved his life.

Take action on this issue and vote YES on SB164 to help promote healthy and productive families in Utah!

Sincerely,
Maggie

Angelica
Salt Lake City, UT 84123-3553

Jul 29, 2015

Representative Johnny Anderson
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I'm your Constituent: Please support a Medicaid Expansion Solution for All Utahns!

Dear Representative Anderson,

I am asking that you support a Medicaid Expansion solution that helps promote healthy and productive families in our state.

This issue is very crucial to me as I am a 40 year old female who is currently on Medicare b/c I have stage 4 breast cancer and I am unable to work due to the severity of my disease. I am dependent on my Medicare benefits providing me enough funds to fight my disease and increase my chances of survival.

I am excited there is agreement on a conceptual framework to expand Medicaid. Any plan that moves forward should:

- 1) Respect the Taxpayer
- 2) Consider a Private Market Solution
- 3) Close Utah's Coverage Gap and Maximize Federal Matching Funds
- 4) Promote Personal Empowerment

I urge you to take action on this issue. Thousands of uninsured Utahns and their families are relying on the legislature to make this decision as soon as possible. Thank you for your consideration.

Sincerely,
Angelica

Kelle
Salt Lake City, UT 84121-5333

Mar 9, 2015

Representative Marie Poulson
State Capitol, Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I'm your Constituent: Healthy Utah is important to me!

Dear Representative Poulson,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

I am extremely upset that this has not passed. You need to pass this or extend Medicaid. My employer was supposed to pay for my insurance and then laid me off. Now I have no income and no insurance until I find a job. I am 55 years old and have worked my whole life. Then you think you can bypass people like me. I should not be fined by the federal taxes because you cannot resolve this matter. Do something!

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Kelle

Mrs. Deanna
Salt Lake City, UT 84121

Oct 6, 2014

Representative Marie Poulson
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent. Please move Utah forward in covering the gap!

Dear Representative Poulson,

I urge you to support SB164, a unique Utah compromise which will provide affordable health coverage options to thousands of Utahns.

I support the Healthy Utah Plan because...

-It brings back \$258 million of our taxpayer dollars

-It reduces uncompensated care and unnecessary burden on the Healthcare system

-Ensures all Utahns have access to affordable health coverage.

My sister and my niece are homeless and living in my house. They don't have insurance and it has taken several months just to get some health insurance from the state. It's not enough. My niece is very sick and has to jump through so many hoops to see if she can tests like an MRI. My sister goes to the VA and has been waiting weeks just to see a Dr. regarding pain and problems with locating a body organ that has dropped in her body. They and other like them should be able to have basic health coverage.

Take action on this issue and vote YES on SB164 to help promote healthy and productive families in Utah!

Sincerely,
Mrs. Deanna

Tamra
West Jordan, UT 84084-5510

Mar 3, 2015

Representative Earl Tanner
State Capitol, Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please debate Healthy Utah on the House floor!

Dear Representative Tanner,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

As your constituent, and a mental health professional, I urge you to debate this issue. I have seen all too often that individuals work hard to rise above poverty and are shot down every time they begin to make progress. For example, a single mother I know who lost her children to DCFS due to drug addiction. She worked her way through treatment, and satisfied DCFS to have her children returned to her. She gets a minimum wage job that adequately supplements her welfare, Medicaid and food stamps. Each time she earns a small increase at her job, she loses her benefits sometimes 500% more than her wage increase.

Therefore she falls farther behind. She earns another wage increase and loses Medicaid for herself and her children. But, these wage increases do not cover the amount she is now, thanks to Obamacare, required to purchase or otherwise fined. She is now unable to provide vaccinations, medication or mental health care for herself and her children. She then becomes more depressed and enters her relapse cycle.

This bill can intervene at this point....there are 2 possible outcomes...

1. The gap in coverage is fulfilled by Healthy Utah and the family continues to progress through poverty and is eventually successful.
2. Mother relapses, children return to foster care and are possibly separated and adopted by different families.

I know that lawmakers are equally concerned with money as they are the people their laws effect. Let's focus for a minute on the cost of this bill using the scenario above. Which is more cost effective: supporting children in foster care for several years and subsidizing their adoption costs OR filling in the gaps in medical care to keep the family physically and mentally healthy. Foster care and Adoption are far more expensive than medical care alone.

Let's shift focus now to the lives that this bill will affect. Utah is a very family friendly state. It is a large focus of the dominant religion as well as the minority populations. Is the cost of

medical care more worthy of concern than is the success of our families? I hope that your answer is no...

I will be attending the day on the hill tomorrow, March 3rd and I will be bringing actual stories of people I know and have worked with. I will share the tragedies that I have witnessed that could be prevented in the future.

Your vote is important and I urge you to consider this carefully and be aware that your constituents, who voted you into office, are urging you to vote in favor of Healthy Utah. Please represent our voice.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Tamra .

Mr. Steven
South Weber, UT 84405-9426

Feb 22, 2015

Senator Ann Millner
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: Please support SB164!

Dear Senator Millner,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

As the parent of a child that was diagnosed with a brain tumor in 1997 at the age of 5 AND the husband of a wife diagnosed with bi-polar, schizoaffective disorder, and several other diagnoses, I have become intimately acquainted with the issues facing families faced with obscene medical bills and the extreme stupidity of our current social security/medicaid/medicare regulations.

Anything that can be done to improve the healthcare situation in Utah is a plus and if it also helps the economy in the state that is a big bonus as well.

Please, please, please support SB164 that will help Utahns both in their individual health but the health of their state economy.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Mr. Steven

Carina J. [redacted]
Tooele, UT 84074

Sep 28, 2015

Representative Douglas Sagers
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: Please support real Medicaid Expansion!

Dear Representative Sagers,

I am asking that you support a Medicaid Expansion solution that helps promote healthy and productive families in our state.

There are too many people in this state who are without affordable health care. I was one of them until the Affordable Care Act subsidies kicked in. I have friends right here in Tooele City who are suffering from untreated health conditions due to lack of affordable care. They fall into the hole that was created when our great state opted not to implement full Medicaid expansion.

I beg you to support passage of a plan that provides the most care to the greatest number of people. Affordable health care is important to self-reliance, and taking advantage of matching federal funds is the responsible thing to do for our taxpayers.

Please encourage your compatriots to act swiftly. It's unconscionable that people have already died waiting for the Legislature to act.

I urge you to take action on this issue. Thousands of uninsured Utahns and their families are relying on the legislature to make this decision as soon as possible. Thank you for your consideration.

Sincerely,
Carina

Amy
Ogden, UT 84401-0925

Feb 23, 2015

Senator Allen Christensen
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please support SB164: Healthy Utah!

Dear Senator Christensen,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

If you make under 12K a year you may receive medicaid depending on the circumstances. Young people with no children do not believe the need health care because they are young and healthy, that can all change in a millisecond due to catastrophic illness or injury. People with disabilities ARE NOT already taken care of. If you are disabled and manage to be approved for Social Security Disability you are required to wait 2 YEARS before you can receive Medicare.

If you don't qualify for medicaid as you exceed the 12K income level, and you can't work at any "meaningful employment" due to your disability and/or health care requirements and your prescription costs alone exceed your monthly income from Social Security, what are you supposed to do? Roll over and die? I choose not to die.

I am a diabetic, who worked 35 years as a Design Engineer in the manufacturing industry in N. Utah. Due to diabetes, I developed vascular disease in my neck which caused a complete loss of blood flow to my left eye, causing blindness in that eye. I lost my employment, could not afford to maintain my COBRA payment of \$612 a month, then enrolled in the ACA. After I had been unemployed for 7 months and finally received disability income of 1500 a month. Am I the only person in Utah living under these circumstances? The answer is NO.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Amy

Charone
Fairview, UT 84629

Feb 24, 2015

Senator Ralph Okerlund
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please support SB164: Healthy Utah!

Dear Senator Okerlund,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

I'm a single mother of 27 children, 21 of which are adopted with special needs. I personally need this bill to pass under my current circumstances. Please make this possible so that I may enjoy affordable health care.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Charone

Suzanne
South Jordan, UT 84095-7723

Feb 23, 2015

Senator Aaron Osmond
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please support SB164: Healthy Utah!

Dear Senator Osmond,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

As a nurse, I've seen how suffering disease causes. What's sad is that some of this suffering is preventable.

I've had so many patients forgo medical care, due to cost. When finances are tight, paying for medical expenses can be very, very difficult.

Sadly, the cost of delayed or missed care is usually more than the preventative care. My patients end up with huge costs from hospitalizations that could have been avoided, with basic care. Being uninsured costs more in the long run: to the patients, their families, and ultimately, all of society.

When we allow our poorest citizens to go without insurance, everyone ends up covering the cost: through higher hospital bills and insurance premiums to make up the cost, and through tax payer expense.

Low productivity, missed work days, lost jobs, and medical bankruptcy all affect the economy also. And that's only taking into account the financial costs. The costs in human suffering are huge.

Recent outbreaks of Ebola in Africa, Measles in the US, and Whooping Cough here in Utah, should remind us that all of society suffers when anyone lacks access to medical care. The risks are too high.

On a more personal note, my family has had its own share of serious medical challenges. Without insurance, I would not be able to be the productive member of society that I am. And my family would struggle.

As a mother, it breaks my heart that so many children suffer, either through lack of access to

personal health care, or through parents who lack care, and aren't able to properly care for them. This is a child welfare issue.

Finally, Utah has always prided itself on fiscal conservatism. I'm proud of how careful our government has been with tax payer dollars. I hope we can continue that tradition, by never throwing away federal funding to help cover our health care costs.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Suzanne

Jeanie
Ephraim, UT 84627-1472

Feb 6, 2015

Senator Ralph Okerlund
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent, please support SB164!

Dear Senator Okerlund,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

I have a 39 year old son at the "U", he currently needs to have surgery but because he is a full time student and can only work part time he cannot afford insurance to be able to do this surgery. By the time he finishes school, I can only hope that he will be able to get the surgery done without any more damage to his knees.

Since he is a student, I am currently paying for his insurance through the Marketplace and it is basic with a \$5,000 deductible. People need help with medical insurance. Healthcare cost is ridiculous.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Jeanie

Lori
Eagle Mountain, UT 84005-5300

Feb 24, 2015

Senator Mark Madsen
State Capitol, Suite 320
350 North State Street
Salt Lake City, UT 84114

Subject: I am your constituent. Please support SB164: Healthy Utah!

Dear Senator Madsen,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

I am writing because I am highly interested in the SB164 bill. My husband is a disabled veteran and I only work part time so we do not have access to medical insurance for our adult children that live with us. Because my husband has a disability pension, we do not qualify for the normal medicaid insurance but at the same time, we cannot afford insurance premiums. So our children are going without coverage. This has been extremely difficult because my daughter is insulin resistant and needs regular checkups. My older son has hemiparasis and cerebral palsy, along with epilepsy. He needs constant monitoring for his health. My younger son has blood pressure problems and has deteriorating disc in his back but can only suffer with it because he doesn't have the coverage to get treatment.

Please provide some kind of program where we can obtain coverage at a reasonable rate for our children. SB164 can help families like ours that fall between the cracks for medical coverage. PLEASE vote YES!

Thank you.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Lori

Marci
Cottonwood Heights, UT 84121

Dec 16, 2014

Representative Marie Poulson
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent, and I urge you to move Utah forward by supporting the Healthy Utah Plan!

Dear Representative Poulson,

I urge you to support SB164, a unique Utah compromise which will provide affordable health coverage options to thousands of Utahns.

Dear Senator Shiozawa, I appreciate your support in the effort to expand health care coverage in Utah.

I'm a nurse, and I work with kids in correctional settings. Passing Healthy Utah is the right thing to do, from an ethical and an economic stand-point. Youth who age-out of DCFS and JJS do not qualify for Medicaid. In theory, those without disabilities are prepared by age 18 or 19, or at latest age 21 to take care of themselves, and to earn a decent living if they are willing to work.

That may have been true at one time. Our world is too complex and competitive for even teens with all the social, intellectual and economic advantages to become independent at age 18. These kids lack so many abilities and resources.

Please, let's help them stay healthy. Give them a chance.

The cost of doing nothing is real. There is collateral damage, and Utah is already paying the price.

What's an ounce of prevention worth?

I understand that you and Rep Poulson are in favor of the Governor's plan. I was told to write this letter anyway. How can I make my voice heard beyond my own districts? Can you use my letter to influence someone else?

Thank you,

Marci

Eric
Price, UT 84501

Sep 29, 2015

Representative Brad King
State Capitol, Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: Eric Chiaretta

Dear Representative King,

I am asking that you support a Medicaid Expansion solution that helps promote healthy and productive families in our state.

The solution should include the following principles:

- 1) Respecting the Taxpayer
- 2) Promoting a Private Market Solution
- 3) Closing Utah's Coverage Gap and Maximize Federal Matching Funds
- 4) Encouraging Personal Empowerment

I have been waiting for a surgery for over a year now and I cannot get the treatment I need to help me with my back problems. If I have another heart attack I will not be able to get the treatment I will need because I have no insurance coverage for anything other than my general doctor. I haven't been able to work for two years now. So if I have something or major problems I'll have to wait or die.

I urge you to take action on this issue. Thousands of uninsured Utahns and their families are relying on the legislature to make this decision as soon as possible. Thank you for your consideration.

Sincerely,
Eric

Lee
Salt Lake City, UT 84103

Feb 7, 2015

Representative Rebecca Chavez-Houck
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I am your Constituent, please support SB164!

Dear Representative Chavez-Houck,

Healthy Utah is a unique solution to an important issue. I support Healthy Utah because it promotes healthy and productive families in our state.

I am a nurse practitioner who practices in Utah and your constituent. I commonly see patients who are unable to return to work after an injury because they're unable to receive needed care due to their lack of health insurance and because they don't qualify for Utah Medicaid.

These patients then require additional safety net services and their healthcare costs get passed on to all of us. I don't believe these additional costs have been included in the tax expenditure calculations. Please support SB 164, "Healthy Utah". I would be happy to speak to you further regarding this issue, thank you very much.

This issue is important to me as your constituent. Please take action during the last days of the session to help pass Healthy Utah!

Sincerely,
Lee

Jan
Salt Lake City, UT 84111

Jul 9, 2015

Representative Rebecca Chavez-Houck
State Capitol , Suite 350
350 North State Street
Salt Lake City, UT 84114

Subject: I'm your Constituent: Please support a Medicaid Expansion Solution for All Utahns!

Dear Representative Chavez-Houck,

I am asking that you support a Medicaid Expansion solution that helps promote healthy and productive families in our state.

It is important to me that any Medicaid Expansion proposal:

1) Respects the Taxpayer; 2) Considers a Private Market Solution; 3) Closes Utah's Coverage Gap and Maximizes Federal Matching Funds; 4) Promotes Personal Empowerment

As the Development Coordinator for Odyssey House of Utah, I raise funds for low-income teens, parents with children, and adults suffering from substance use disorder and mental illness. These individuals come to Odyssey House for effective treatment to help them reclaim their lives. 85% to 91% of over 4000 community members treated annually across 11 programs are at or below the Federal Poverty level with few or no resources to pay for critical services. Our Martindale Integrated Medical Clinic provides preventative and urgent medical care to over 2000 low-income individuals every year. Since the clinic's inception in 2012, 38% to 47% of patients treated are unfunded, requiring over 50% of staff time to accommodate. Our Clinic's capacity to help all who require medical care will be dramatically affected by your decision.

Without broad Medicaid Expansion these individuals will not receive the supportive services they desperately need. Untreated addiction, mental illness, and chronic health issues cost taxpayers millions of dollars every year that can be saved with treatment and affordable medical services. Odyssey House's 44 year client success record is well documented. When clients successfully complete treatment they become tax paying, law abiding community members. Please, remember ALL the Utahns you represent as you work on Utah's Medicaid Expansion solution.

Thank you.

I urge you to take action on this issue. Thousands of uninsured Utahns and their families are relying on the legislature to make this decision as soon as possible. Thank you for your consideration.

Sincerely,
Jan