

Why Access to Affordable Health Care Matters to Utahns

Health Access Assistors share the value of helping clients enroll during OE 7



Luis Rios, Lead Broker/Health Access Assister

I have been doing this work for close to 7 years now, and throughout that time I have had the opportunity to hear people's stories, they are sincere conversations and I get to build trust with them. So, every enrollment year they remember that I helped them and feel comfortable in returning. The story I want to share just speaks volumes to the service we provide, I helped a gentleman who enrolled in a Marketplace plan last year, 2018. In January of 2019 he got a really bad pain in his chest and went to get checked. He came to find out that he had a heart attack, he was sent to the emergency room and they performed a surgery. The surgery cost was about \$98,000, but all he paid was about \$4,800 because of his insurance plan, it was his deductible. In October 2019 he had another surgery which had a cost of about \$38,000, but he paid nothing because of his insurance plan. For 2020, he chose a Silver plan through the Marketplace, even though his plan cost increased slightly he told me that he knew the importance of health insurance and specially with his experience. He knew the value health insurance had in his life.



Maria Guadarrama, Health Access Assister and ACA Enrollee

My own story as an enrollee, I'm a single adult, no kids not married. My lowest premium for 2020 would have been over \$200/month, which is a big jump from last year when I was paying \$37/month. Last week, I had a conversation with my sister about health insurance. I told her I was thinking of not even getting a plan for next year because my premiums went up so much! She was shocked. She said "no way, you can't go without life insurance! Having insurance is like having life!" She was diagnosed with Stage 4 cancer about 3 years ago and since then she has had chemo, surgeries, and much more. She reminded me how important it is to have insurance just in case of major life changes that sometimes we can't plan for. She told me how expensive everything was and so much she has been billed for, that if she didn't have health insurance there wasn't any way she could pay all that back. Since our conversation, I logged back into my healthcare.gov and went through all my options. I was able to list my student loan interest as a deduction and luckily that helped me get a higher subsidy. Now for 2020, my plan is around \$135, I feel a bit more comfortable paying that if it's going to save me from an unexpected medical expense.



Jude Schmid, Health Access Assister

Jude was able to help a client enroll for her 2020 plan. Jude's client, said "The first year I didn't even use it because I felt like I was healthy enough." She shared with Jude that in May of this year came the diagnosis that completely changed her perspective on having health insurance. "It's saving my life," she said. She is battling Stage 3 endometrial cancer. "It's a journey. I've been doing chemotherapy and then I'll be doing radiation. It's a heavy experience." But she says access to affordable healthcare is getting her through it. She says without it, she would have never caught the cancer in time.