

AARP Utah strongly supports Governor Herbert's Healthy Utah Plan

Healthy Utah is the best option for covering those who fall into the coverage gap. **Fourteen percent of those who fall into the coverage gap are between 50 and 64 years old;**¹ many in this group do not have affordable access to health care because of unemployment due to caregiving obligations or inability to find work. The burden of unemployment takes a disproportionate toll on older workers. **The average duration of unemployment for older adults is 67% longer than for younger workers.**² The average duration of unemployment for a worker under age 55 is 30.6 weeks, but the average duration for older workers is just days short of a full year (51.1 weeks) meaning a longer loss of employer-sponsored health care benefits.

3 out of 5 uninsured 50-64 year olds are employed:

- 37% work for employers with fewer than 25 employees
- 23% are self-employed
- 29% work part-time or seasonally

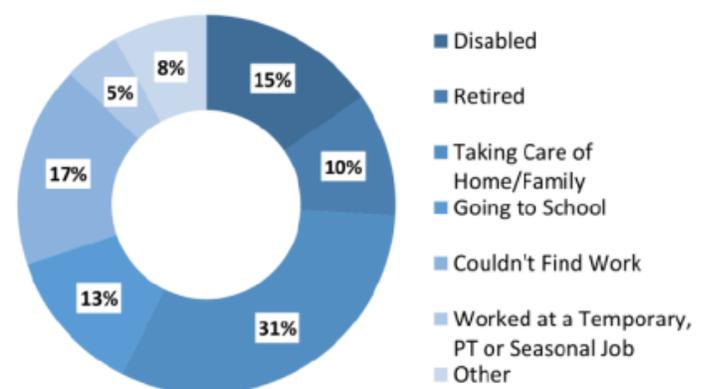
AARP Public Policy Institute analysis of Mar 2011 CPS data

*There is no question that the unemployed in general and older ones especially, have had a tough time of it over the past 7 years since the start of the Great Recession. A big problem is that employers can legally discriminate against the unemployed, and unemployment is a big strike against a worker. **Once unemployed, older workers are less likely to find work than their younger counterparts, more likely to drop out of the labor force, and more likely to experience earnings and benefit losses if they do find work.***

Sara Rix
Senior Strategic Policy Advisor, AARP

As advocates for older Utahns, AARP urges the legislature to find a solution to make health care accessible and affordable to those struggling to cover basic expenses. It makes economic sense to cover uninsured adults up to 138 percent of the poverty level because of millions of tax dollars returned to the state. Covering only the medically frail will continue a system of perverse incentives to access care rather than encouraging Utahns to stay healthy, work and provide for their families.

Reason for Not Working of Adults Newly Eligible for Coverage (0-138% FPL)



Continuing to leave Utahns in the coverage gap is unacceptable and needs to be addressed quickly. Healthy Utah provides a fair, compassionate and Utah-specific solution to this growing problem.

¹ Waitzman, Norman, Stephen Bannister, Zain Siddiqui, Jacqueline Strenio, *Who would be newly eligible for coverage under the Healthy Utah Plan or full Medicaid expansion: A demographic and labor market profile* (July 2014) p. 16.

² Calculated from Bureau of Labor Statistics, Labor Force Statistics, Table A-36 in *Employment and Earnings Online* at <http://www.bls.gov/web/empsit/cpseea36.pdf> Accessed on Dec. 5, 2014