Health Insurance: How concerned are Utahns?
by Jennifer Robinson, CPPA Associate Director

Introduction
Health care insurance is a topic receiving a great deal of attention at both the national and state level. This is not surprising considering the number of individuals lacking insurance coverage and the rising costs of insurance. In Utah, 11.8% of the adult population lacked health insurance coverage in 2008 (Utah Department of Health 2009). Furthermore, the state of Utah, like the rest of the nation, is experiencing significant increases in the cost of health insurance. The average monthly premium per member increased from $192 in 2006 to $204 in 2007. This is a 6.3% increase (Utah Insurance Department 2008). The National Conference of State Legislatures estimates that health insurance costs for the average American family will be about $13,000 annually in 2009 (NCSL 2008).

Concerns about Health Insurance
Are Utahns concerned about the costs of health insurance coverage? The answer is yes. A recent survey completed by the Center for Public Policy & Administration shows that sixty-eight percent of Utahns are “very concerned” about the cost of insurance; twenty-four percent are “somewhat concerned”; “only five percent are “not very concerned”; and just three percent are “not at all concerned” about the cost of health insurance.

Concerned about Cost of Health Care Insurance

The availability of insurance coverage from an employer also is important to Utahns. In our survey we asked Utahns “If you were in the market for a job or wanted a new job, which would be the highest priority to you – the amount of wage or the insurance benefits?” While 47% said the wage is most important, 31% said that the insurance benefits would be most important; and 19% said both insurance and wage would be most important.
As states seek to reform their health systems, one option may be to require employers to provide insurance coverage to their employees. In April 2006, the Massachusetts Legislature passed a “sweeping health care reform package” aimed at insuring the nearly 550,000 uninsured individuals in that state (AP 2006a). One of the key provisions of the legislation is the Employer Responsibility for Health Care (Mass. Legislature 2006). This section of the provision includes the “Fair Share Contribution” that requires employers, who do not provide health insurance for their employees or do not make a fair and reasonable contribution to its costs, to make a contribution to the Fair Share system. The Fair Share Contribution will only apply to employers with 11 or more employees who do not provide health insurance or contribute to it (Massachusetts Office of Health and Human Services 2009).

In our survey we asked Utahns, “In your opinion, should Utah employers with 25 or more employees be required to provide medical insurance to their employees?” Sixty-six percent of Utahns said that employers definitely or probably should be required to provide insurance coverage. Twenty-nine percent said probably should not or definitely should not be required. The results indicate that Utahns would be supportive of legislation that would require employers to provide insurance coverage to their employees.
Conclusion
As state legislatures struggle with the slumping economy, their members also are addressing one of the most pressing issues facing states today – the rising number of uninsured people. Currently, there are nearly 46 million uninsured individuals in the United States, 16% of the nation's population. In Utah, approximately 12% of the adult population lacks insurance. The recent survey completed by the Center for Public Policy & Administration indicates the preferences and concerns of Utahns as related to health insurance and rising costs of insurance.

References


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