

Get ready for new insurance options on Oct. 1

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It's game day at Weber State, and Stewart Stadium is packed with 16,000 fans awaiting the kickoff against rival Idaho State. Now imagine if every seat was filled with 18- to 35-year old residents of Weber County. If you took a survey, almost a quarter of those fans would lack health insurance. An additional 17 percent would have insurance that doesn't cover hospitalizations or pregnancy. Living without health insurance might be the reality for many young people in Weber County, but it's as risky as playing football without helmets and pads.

Luckily, there's a better way. Starting on Jan. 1, over half of the young people in the stadium will qualify for tax credits to purchase private health insurance. Those tax credits — provided by the Affordable Care Act (ACA), also known as "Obamacare" — will bring quality coverage within reach of thousands of Utah families.

The buzz on the street is that the ACA is bad news for Utah's young and healthy population. But that's wrong. In fact, the ACA will help Utah's 18-to-35 generation by giving them more access to better health care that costs less. It's already happening. Over 25,000 Utahns under age 26 are covered by their parents' insurance — one of the ACA's most popular perks. Plus, routine preventative care for kids is now offered without co-pays. And women can no longer be charged more for insurance than men.

But what about cost? You might have heard that Obamacare is going to raise insurance premiums into the stratosphere. While it's true that some premiums might be higher for some groups, including young people, there's more to it than just dollar-to-dollar comparisons. Right now, a perfectly healthy, non-smoking, 25-year old in Weber County can purchase a policy from ehealthinsurance.com for about \$83 a month. But by perfectly healthy, we mean super-human healthy, as in no prior hospitalizations, prescriptions, pre-existing conditions, or even bloody noses. Had bad acne in high school or a herniated disc? Those are both pre-existing conditions. Add \$150 to your monthly premium. Thinking about having a baby? Pay an extra \$500 each month for a full year before you conceive. And don't think you can hide your health history. Most policies require a multi-page application that asks about every illness, prescription, or doctor visit going back to the day you were born. Plus, the cheapest options for young people often omit basic coverage — or they include wallet-busting deductibles.

The ACA plugs these holes in our insurance system. Starting in 2014, all plans offered on Utah's new insurance marketplaces (and in the regular private market) will offer 10 essential health benefits that include maternity care and hospitalization. Plus, people under age 30 can purchase low-cost catastrophic coverage that still protects them from \$50,000 hospital bills. And despite what you might have heard, the ACA isn't government healthcare. By 2019, over 77 percent of Utahns will be covered by private insurance.

The biggest game-changers, however, are the tax credits to make private insurance more affordable. A recent study predicted that more than 270,000 Utahns will be eligible to receive these credits, which will be calculated on a sliding scale based on income.

Take the Smith family, for example. Jake and Andraya have two kids (one of whom has asthma). Unfortunately, Jake's employer doesn't offer health insurance. Thanks to the ACA, the Smiths can purchase private coverage from Select Health, Altius, or other plans on Utah's insurance marketplace. To do so, they'll go to healthcare.gov (Hint: You can create a pre-application checklist there right now) to answer a few basic questions about their income and family size—but not their health history. With an annual household income of \$50,000, the Smiths will be eligible for tax credits of \$500 a month, making their monthly premium only \$280. And because of new ACA rules, their son's asthma can no longer be a reason to price them out of coverage, or deny them outright.

Beginning on Oct. 1, thousands of uninsured and underinsured Utahns like the Smiths can shop for private health insurance on healthcare.gov. For those who need help, a team of trained experts called “navigators” will be available to answer questions and assist with applications. These navigators can explain which benefits and tax credits people qualify for, and how to make the best use of their new insurance.

Thanks to the ACA, 2014 will be the year when health insurance stops using illness and cost to keep people out, and starts expanding coverage to help thousands of Utahns lead healthier, safer, and more productive lives.

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