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## Utahns to see 99 plans in Obamacare's new insurance exchange

Affordable Care Act • The online marketplace will be the primary path to coverage for Utah's uninsured.

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Utahns shopping for health insurance through the online marketplace created by the Affordable Care Act will have at least 99 plan choices, the state insurance department said Thursday.

Although costs will vary statewide, a 27-year-old living in Salt Lake County could pay as little as \$162 a month for an insurance plan that will cover 70 percent of his or her medical costs, according to a preliminary analysis by the department. For a family that includes a pair of 40-something parents with three or more children under age 21, monthly plan costs could range from \$623 to \$978.

Assistant Insurance Department Commissioner Tanji Northrup shared the data publicly for the first time Thursday during a meeting of the Legislature's Health Care Reform Task Force at the Capitol.

Cost data for the plans — offered by six companies — were presented only as averages because some details won't be finalized until early September, Northrup said. The participating insurers are Altius Health Plans, Arches Mutual Insurance Co., BridgeSpan Health Co., Humana Medical Plan of Utah, Molina and SelectHealth.

That's about half the companies that sell insurance in Utah's individual market. Details about the plans will be released to the public next month, Northrup said.

"It's an excellent amount of choice," Northrup said after the meeting. "For people to get the tax credits (provided by the law), they have to purchase on the exchange, and so [insurers] are really not sure about that clientele that's new to the marketplace. So to have six insurers and 99 choices is fabulous."

Advocates for the poor, many of whom will work to help Utahns use the exchange, were pleased by the first look.

"That's a robust number and compared to what other states are doing, it's right in the ballpark," said Jason Stevenson of the Utah Health Policy Project.

Passed by Congress in 2010, the Affordable Care Act (ACA) requires almost all Americans to have health insurance by 2014 or pay a tax penalty. Exchanges, web-based marketplaces, will begin selling insurance Oct. 1, although coverage won't start until January.

An estimated 270,000 of Utah's nearly 400,000 uninsured will be eligible to buy insurance through the exchange. Federal health officials estimate 93 percent of those eligible to shop in the Utah exchange will also qualify for subsidies to help make the cost of insurance more affordable.

Utah is the only state splitting management of its exchange system. The federal Health and Human Services Department will run the marketplace for individuals and Utah will operate Avenue H, an exchange that caters to small businesses.

In each premium estimate provided by the department, the federally run exchange was cheaper.

Under the ACA's new rules for insurance, consumers will get more for their insurance dollar because plans will be required to cover a minimum set of so-called essential health benefits, such as mental health and maternity care. Insurance companies also will no longer be able to deny coverage to individuals because of pre-existing health conditions.

That makes it difficult to compare the coming costs of insurance premiums to current costs, Northrup said, when queried by lawmakers. Consumers want to know how much the cost of their insurance might be going up and how much of that can be attributed to Obamacare, said Rep. Jim Dunnigan, R-Taylorsville.

"Some states have done it and I wonder about the accuracy," Northrup said, noting that insurance rules vary by state.

Utah has operated Avenue H since 2009. Currently, 350 businesses buy insurance through Avenue H providers, providing coverage for just over 7,800 Utahns.

Three insurance companies intend to sell 70 plans through Avenue H in 2014, although the plan choices have not yet been finalized, Northrup said. The companies are Arches Mutual Insurance Co., SelectHealth and UnitedHealthcare of Utah.

An insurance department analysis of the Avenue H-based plan offerings show the average plan cost for a Salt Lake County 27-year-old may range between \$217 and \$347. An employee seeking coverage for a family of five or more might expect to pay between \$875 and \$1,332, the data show.

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#### A first look at premiums in Utah's individual exchange

Six insurers will sell 99 health plans on Utah's online marketplace for qualified residents buying their own coverage. Among the "silver" level plans, which are estimated to cover 70 percent of a buyer's medical expenses, here are examples of the estimated ranges of monthly premiums.

##### Salt Lake County

27-year-old: \$162 to \$255

40-year-old: \$173 to \$271

Family of parents in their 40s with three or more children under 21: \$623 to \$978

##### Cache County

27-year-old: \$203 to \$269

40-year-old: \$216 to \$286

Family of parents in their 40s with three or more children under 21: \$780 to \$1032

##### Utah County

27-year-old: \$209 to \$263

40-year-old: \$223 to \$279

Family of parents in their 40s with three or more children under 21: \$803 to \$1,008

##### Washington County

27-year-old: \$219 to \$269

40-year-old: \$233 to \$286

Family of parents in their 40s with three or more children under 21: \$842 to \$1,032

##### Weber County

27-year-old: \$189 to \$263

40-year-old: \$201 to \$279

Family of parents in their 40s with three or more children under 21: \$727 to \$1,008

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