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The end is near for the Affordable Care Act (ACA).

The final deadline for signing up for health insurance on healthcare.gov in Utah is midnight on Monday, March 31<sup>st</sup>. As of this time, there are no announcements by the federal government to extend this deadline. Plus, consumers must enroll in a plan by end of open enrollment, not just complete an application.

If you or your news organization is planning coverage of the final days of ACA enrollment, UHPP can help. Not only can we provide first-person perspective on the enrollment and policy process, but we can connect you to the following sources:

- Individuals and families who recently signed up for coverage on healthcare.gov
- People willing to share both good and bad experiences with health reform and healthcare.gov
- Low-income Utahns caught in the Medicaid coverage gap, earning too little for ACA insurance, and too much for Medicaid (approx. 60,000 in Utah)
- ➤ UHPP policy experts able to explain premium subsidies, tax penalties, special enrollment windows, and hardship waivers

Almost 40,000 Utahns signed up for new private insurance on healthcare.gov by March 1<sup>st</sup>, and hundreds more are signing up every day. Read our latest <u>report</u>.

Will Utah meet its goal of 57,000 enrollees by the March 31<sup>st</sup> deadline? Based on the intense volume of calls and visits to our office—where we assist Utahns signing up for their new health insurance options—we think Utah will come close to its goal.

"This is really the last chance for Utahns to sign up for insurance this spring and find out if they qualify for a subsidy that reduces their monthly insurance premiums," said Jason Stevenson, education and communications director at the Utah Health Policy Project (UHPP). "More than 4 out of 5 Utahns who sign up on healthcare.gov receive financial help to pay for insurance. Some are seeing their premiums cut in half. This help is available to Utah residents in every county and at every age and family size." Please note that the only place Utahns can shop for insurance and receive subsidies is on healthcare.gov.

Every region in Utah has at least four major insurance companies offering 50 or more plans. Plus, Utah's insurance rates are among the most competitive in the country (see Table 1.0)

## [Table 1.0]

Healthcare.gov results for 30-year old married couple earning \$32,000 per year (non-smokers)

Premium subsidy (month): Cost of benchmark Silver-level plan (month)

Salt Lake County: \$219 \$175 Davis County \$219 \$175

Utah County	\$239	\$180
Weber County	\$239	\$174
Cache County	\$251	\$179
Washington County	\$271	\$180
Grand County	\$284	\$180
Kane County	\$284	\$180
Uintah County	\$284	\$176

Source: See Plans and Prices before You Apply, www.healthcare.gov

Because of the widespread misinformation about ACA insurance and healthcare.gov, UHPP is requesting that Utah media organizations include the following service information in their enrollment stories:

## Utahns can access free assistance using the following resources:

- See Plans and Prices before You Apply Window-shop for actual Utah insurance rates and subsidies without filling out an application (<a href="https://www.healthcare.gov/find-premium-estimates">https://www.healthcare.gov/find-premium-estimates</a>)
- ➤ TakeCareUtah.org Enter your ZIP code and this website will list the names and contact information for the nearest trained enrollment assistors in your community (www.takecareutah.org)
- ➤ **2-1-1** Operators at the United Way of Salt Lake's 2-1-1 free information line can answer your health insurance questions and direct you to the nearest enrollment assistance (<a href="www.uw.org/211">www.uw.org/211</a>)
- ➤ Healthcare.gov Utahns can sign up health insurance coverage at this website—and receive help subsidies to reduce their monthly premiums. Just be sure to sign up before March 31, 2014
- Premium Subsidy Calculator Find out if you qualify for premium subsidies (86% of Utahns who selected a plan on healthcare.gov do) and how much you'll save on monthly insurance premiums. http://kff.org/interactive/subsidy-calculator/

For more information, contact:
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## **About the Utah Health Policy Project**

Utah Health Policy Project (UHPP) is a nonpartisan, nonprofit organization advancing sustainable healthcare solutions for underserved Utahns through better access, education, and public policy. In August 2013 UHPP received a competitive federal grant to help Utahns understand and enroll in their new insurance options. UHPP is also a founding member of Take Care Utah enrollment network. Link: <a href="https://www.healthpolicyproject.org">www.healthpolicyproject.org</a>

## **About Take Care Utah**

Take Care Utah, a program of the Utah Health Policy Project (UHPP), the Association for Utah Community Health (AUCH), and the United Way of Salt Lake/2-1-1, partners with a variety of organizations around the state to help you and your family get and keep affordable health care coverage—and use it wisely. Learn how to apply for health insurance through healthcare.gov, Medicaid or CHIP for your kids, or find about other options for coverage and care. Take Care Utah is here to help you take charge of your health.

Link: www.takecareutah.org

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