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## **39,902 Utahns Signed Up for Insurance on Healthcare.gov**

### **4 out of 5 Utahns Receive Premium Subsidies**

SALT LAKE CITY, UT – With 21 days left before the March 31<sup>st</sup> enrollment deadline on healthcare.gov, almost 40,000 Utahns have signed up for new private insurance. But many more thousands remain eligible but unaware that they qualify for low-cost coverage created by the Affordable Care Act (ACA), also called Obamacare.

On Tuesday afternoon the Department of Health and Human Services (HHS) released the March 2014 state-level enrollment report, which includes data for Utah’s healthcare.gov marketplace through March 1, 2014 ([link](#)).

Here is what we learned:

- 39,902 Utahns have selected a plan on healthcare.gov since October 1, 2013—putting Utah on track to reach its goal of 57,000 sign-ups by the end of the month
- 86% of Utahns received a subsidy to reduce the cost of their monthly insurance premiums
- 31% of Utahns enrolling are between the ages of 18 to 34, ranking Utah as the #1 state in attracting these sought-after insurance customers

For detailed charts, graphs and analysis—please see UHPP’s “**5 Month ACA Enrollment Report**” ([pdf](#)) ([excel](#))

“Utah has one of the most affordable and competitive insurance marketplaces in the nation,” said Jason Stevenson, education and communications director at the Utah Health Policy Project (UHPP). “Plus, over 86% of Utahns who sign up for coverage on healthcare.gov are eligible for premium subsidies—sometimes worth hundreds of dollars—to make their insurance more affordable,” he said. For example, a family of three in Utah County earning \$44,000 a year could receive monthly subsidy of \$202, reducing the amount they would pay for an average Silver-level plan to \$263 a month.

A February 2014 [national survey](#) by McKinsey & Company, however, determined that many Americans remain unaware that premium subsidies can reduce their monthly insurance costs. “The majority of people McKinsey surveyed didn’t enroll because they believed their insurance would be too expensive,” explained Stevenson. “But 80% of them were actually eligible for subsidies and two-thirds had no idea that subsidies were even available. Our message during the final three weeks of enrollment is that 4 out of 5 Utahans who sign up for new insurance on healthcare.gov are eligible for subsidies, including 20-somethings, retirees, the self-employed, and families with young children.”

Statewide, almost 20% of Utahns lack health insurance, according to the [2011 Small Area Health Insurance Estimates](#) (SAHIE) from the U.S. Census Bureau. Uninsured rates vary by county, ranging from

13.6% in Morgan County, to 28.3% in San Juan County. For a complete list of uninsured rates by county, see this [pdf](#).

But since October 1, 2013, Utahns throughout the state could use [healthcare.gov](#) to shop for new private insurance and to determine if they qualify for premium subsidies. Six major insurance companies are offering up to 96 plans on [healthcare.gov](#), and every county has at least four insurers and 40 plans to choose among. In addition, [healthcare.gov](#) is the only place that Utahns can receive a premium subsidy. Open enrollment on [healthcare.gov](#) ends on March 31, 2014.

“Shopping for insurance on [healthcare.gov](#) is like shopping for breakfast cereal at the supermarket,” said Stevenson. “All of the insurance companies are in one place competing for your business, every plan has similar labels for comparison shopping, and the price you see is the price you pay. Because of these protections, Utahns can shop for insurance without worrying that there’s a better deal around the corner.”

For Utahns who have questions or need assistance with their insurance applications, Take Care Utah has trained dozens of navigators and certified application counselors to help them free of charge. These one-on-one assistors are available from Logan to Provo, and from Moab to Enterprise and at many points in between. “The mission of Take Care Utah is to connect consumers to free, helpful advice in their neighborhood, at their speed, and in their language,” says Randal Serr, Take Care Utah director.

Utahns can access this free assistance using the following resources:

**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

**2-1-1** – Operators at the United Way of Salt Lake’s free information line can answer your health insurance questions and direct you to the nearest enrollment assistance

**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

For detailed charts, graphs and analysis of the latest Utah enrollment information—please see UHPP’s “**5 Month ACA Enrollment Report**” ([pdf](#)) ([excel](#))

### **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](http://www.takecareutah.org)

### **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: [www.healthpolicyproject.org](http://www.healthpolicyproject.org)