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What does health reform ruling mean for Utah consumers?

Policy • The law focuses mostly on access to care.

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In what may be the most highly anticipated ruling on an act of Congress in a century, the Supreme Court upheld President Obama's signature health overhaul.

What's left may be vulnerable to Congressional tinkering or repeal.

Regardless, the law has unalterably changed the nation's health care landscape. Here's a snapshot at what it means for Utah consumers:

Access to care

- The law is expected to provide health coverage to 30 million uninsured Americans, many of them through an expansion of Medicaid. Come 2014 an estimated 138,918 working poor Utahns will be eligible for the low-income insurance program.
- Insurance companies can no longer deny coverage to sick people or charge them more.
- 21,247 young adults, up to age 26, are now covered under their parents' insurance plans.
- 50,000 previously uninsurable children, those with so-called "pre-existing conditions," can now buy coverage.
- 696 sick Utahns were able to obtain subsidized coverage through a federal high-risk pool.
- In 2014, about 70 percent of the state's households, those with incomes 400 percent of federal poverty, or \$92,000 for a family of four, will be eligible for sliding scale tax credits to purchase coverage on the state's insurance exchange.

Consumer protections

- Utah seniors in Medicare's "donut hole" got a 50 percent discount on brand-name drugs and 14 percent

break on generics, saving them a combined \$21.5 million.

- 43,400 Utah families will be getting \$3.7 million in rebates from insurance companies under the new 80/20 rule, which requires insurers to spend at least 80 percent of their premium dollars on health care.
- Insurers must now justify before state regulators any rate increase of 10 percent or more.
- Insurers can no longer cancel a policy when someone gets sick or impose lifetime dollar limits on essential coverage
- All new health plans must cover preventive care, such as cancer screenings, without charging a deductible or co-payment.
- Small businesses can apply for tax credits for what they spend on insurance for their employees.

Curbing costs, boosting quality

Among the law's lesser-known sections are incentives to curb costs and boost the quality of care, including more reporting of infections, injuries and mistakes at hospitals.

- Medicare now penalizes hospitals with high readmission rates.
- A companion stimulus bill set aside tens-of-millions of dollars to create a health data superhighway in Utah that will allow a specialist in Salt Lake to share critical patient information with an ER doctor in Moab.
- Doctors who go paperless and use patient data to drive care are getting bonuses from Medicare. Those who don't will soon be penalized.
- Hospitals and insurers nationwide are experimenting with new managed care models and payment reforms that reward providers for keeping patients healthy out of the hospital.

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