



THE AFFORDABLE CARE ACT

WHAT IT MEANS FOR UTAH

A Utah Health Policy Project Fact Sheet

March 23, 2011

INTRODUCTION

The Patient Protection and Affordable Care Act (ACA) will ensure that all Utahns have access to quality, affordable health insurance. The non-partisan Congressional Budget Office reports that the ACA will bend the health care cost curve and reduce the deficit by \$143 billion over the next ten years, increasing savings over the next decade. The ACA puts control over health care decisions in YOUR and your provider's hand—instead of insurance companies.

Key Benefits for Utah

- Provide tax credits for up to 40,531 Utah small businesses to help make coverage more affordable [Internal Revenue Service, 4/19/10]
- Prohibit insurance companies from excluding coverage of pre-existing conditions for the 868,824 children in Utah, starting this year [U.S. Census Bureau, 1/7/10]
- Close the “donut hole” and improve other Medicare benefits for 262,000 Utah seniors [HealthReform.gov, accessed 6/15/10]
- Reduce Medicare premiums for the 192,000 Utah seniors who are not enrolled in Medicare Advantage; no longer subsidize these private insurance plans [Senate Finance Committee]
- Reduce health care costs for as many as 38,500 retirees in Utah who have health insurance through their former employer and are not yet eligible for Medicare [WhiteHouse.gov, accessed 6/15/10]
- Ensure affordable coverage options for 389,000 Utahns who are uninsured and 186,000 Utahns who purchase health insurance through the individual market [HealthReform.gov, accessed 6/15/10]
- Ensure immediate access to affordable insurance options for as many as 52,394 uninsured Utahns who have a pre-existing condition [staff estimate using Agency for Healthcare Research and Quality (AHRQ), 4/09 and HealthReform.gov, accessed 3/20/10]; starting July 1, 2010, approximately \$40 million will be available to operate this program in Utah. [Department of Health and Human Services, accessed 6/15/10]
- Provide tax credits for up to 248,000 Utahns to help make health insurance more affordable, bringing \$4 billion in premium and cost-sharing tax credits into Utah during the first five years the health insurance Exchange operates [HealthReform.gov, accessed 6/15/10; Senate Finance Committee]
- Reduce family health insurance premiums by \$1,310 - \$1,870 for the same benefits, as compared to what they would be without health reform, by 2016 [Senate Finance Committee estimate based on CBO, 11/30/09]
- Provide access to Medicaid for 174,702 newly-eligible Utahns, and provide \$800 million in federal funding for the cost of their coverage [Urban Institute, 1/25/10; Senate Finance Committee]
- Allow as many as 334,942 young adults aged 19 to 25 to stay on their parents' insurance plans [U.S. Census Bureau, 1/7/10]; will help approximately 11,600 young adults in Utah who could now have health insurance coverage through their parents if not for their age [WhiteHouse.gov, accessed 6/7/10]
- Create 1,800-2,900 jobs by reducing health costs for employers [U.S. PIRG, 1/20/10]
- Provide more federal funding for 47 Community Health Centers in Utah [National Association of Community Health Centers, 2009]