



## Answers to Utah's Affordable Care Act questions ([audio](#))

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If I have Medicare or Medicaid, does the Affordable Care Act affect me? If I can't afford rent, how will I afford health coverage? Virtually everyone will have to have insurance by January 2014, but do I have to buy it on the online exchange [healthcare.gov](http://healthcare.gov)?

The federal health reform law is confusing, but it's the law of the land.

To help Utahns make sense of it, The Salt Lake Tribune and KCPW sponsored a town hall Wednesday at the Salt Lake City Main Library.

Here's a sampling of their questions and the answers provided by an invited panel of experts.

Rep. Jim Dunnigan, R-Taylorsville, an insurance broker and chairman of the Legislative Health System Reform Task Force; Jason Stevenson, communications director of the Utah Health Policy Project; insurance broker Celia Nash of Team Nash Insurance; and Nate Checketts, who helps oversee Utah's Medicaid program.

I already have individual insurance. Do I have to drop my plan to qualify for subsidies, or can I apply subsidies to my existing plan?

To get subsidies you need to shop for a new plan on the health exchange. Chances are you'll be able to find one from your existing insurer, and you may pay less. Some have narrower provider networks, however.

And exchange plans are mandated to cover benefits your current plan might not cover, such as mental health services and maternity care.

Do I have to shop the exchange if I'm uninsured?

No, you can buy insurance off the exchange. But you can only get subsidies inside the exchange. Federal law requires that rates be same inside and outside the exchange, and if you qualify for subsidies you'll probably pay less inside.

What choices are there for small businesses?

Some small business owners may have workers who would qualify for tax credits to put toward their health insurance purchase on the federal exchange. Small business owners can also shop Utah's Avenue H, a special marketplace where they can put pre-tax money toward their workers' premiums.

I'm on Medicare and my wife isn't. When applying for health insurance on the exchange are the tax credits calculated based on her income?

The tax credits are based on your total household income for 2014.

If I can't afford health insurance, how will I be able to afford the tax penalty for not having health coverage?

Some people are exempt from the penalty: those with incomes under 100 percent of the federal poverty level, those with low incomes who don't file income taxes, some religious groups and those for whom premiums would cost more than 8 percent of their family income even after tax credits and employer contributions

Will charity care clinics remain open?

Most charity clinics will likely remain open. The Affordable Care Act included more funding for federal health clinics and three more are coming to Utah by January, one in South Salt Lake and two in eastern Utah.

If I'm an undocumented immigrant can I buy health insurance?

You can buy health insurance outside the exchange, but you can't get subsidies or shop on the exchange.

