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## Most Utahns who buy individual policies qualify for subsidies

Health reform • Utahns have been largely shielded from policy cancellations.

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President Barack Obama's promise to allow the individually insured to keep their health policies through 2015 may not pan out in Utah — but most of those buyers qualify for help buying coverage on [healthcare.gov](http://healthcare.gov).

Utahns were largely shielded from the insurance cancellations that have plagued residents of other states, as companies cancel policies with less coverage than the Affordable Care Act requires.

Due partly to the state's early renewal policy, most individually insured were able to keep their plans through the end of 2014, assistant insurance commissioner Tanji Northrup told lawmakers on Thursday.

But the president's offer to further extend policies through 2015 will only be available to the small number of Utahns who renewed or were issued policies between Jan. 1 and Oct. 1, 2013 — and only if the commissioner decides to move forward with the president's offer, she said.

The majority of individual policyholders in Utah renewed after Oct. 1, so they will need to find new ACA-compliant coverage at the end of 2014.

Still, a new report shows a cancellation may not have been bad news for most Utahns under age 65 who buy their own coverage.

At 84 percent, Utah has the country's highest percentage of individually insured who have incomes that qualify for tax credits to put toward a purchase on [healthcare.gov](http://healthcare.gov), according to an analysis by the pro-health reform group Families USA.

Utah insurance navigators and brokers are having more success on the site, following its flawed launch.

"Two weeks ago we weren't getting through at all," said Alan Pruhs, executive director of the Association for Utah Community Health, which oversees 54 certified insurance counselors.

Now it takes an average of 40 minutes to complete an application, he said.

But half of Utah's navigators still await licensure, and the fear is that frustrated consumers will tune out entirely, said Randal Serr at the Utah Health Policy Project (UHPP).

UHPP has compiled a list of online tools to educate consumers about their options, allowing them to window shop before logging into [healthcare.gov](http://healthcare.gov) to make a purchase, Serr said.

Insurance brokers are using similar work-arounds.

Rep. Jim Dunnigan, R-Taylorsville, a broker, urges consumers to use subsidy calculators like the one available through the Kaiser Family Foundation to see if they are eligible. "And if a subsidy is not available, don't go through the exchange," he said. Instead, buy through a broker, he said.

Insurance companies are negotiating a deal with the Obama administration that would allow them to sidestep the exchange and enroll shoppers directly.

The only hang-up to doing that now is that only the feds can verify a person's income and eligibility for subsidies.

Insurers are loath to take on the liability of miscalculating a subsidy and are asking the feds to assume risk, explained Judi Hilman, vice president of consumer engagement for Arches Health Plan.

84% of Utahns on individual market qualify

About 15 million people under age 65, or 5.7 percent of the U.S. population, purchase insurance on their own through what's called the individual market.

An estimated 71 percent have incomes below 400 percent of the federal poverty level, or \$94,000 for a family of four, which

qualifies them for tax credits to put toward a purchase on [healthcare.gov](http://healthcare.gov).

In Utah, about 6.3 percent of people under 65 buy their own insurance.

An estimated 84 percent of them qualify for subsidies, the highest percentage in the nation.

Source: Families USA

Need help shopping for health insurance?

- Find a navigator at [takecareutah.org](http://takecareutah.org) or by calling 2-1-1
- Exchange-certified insurance brokers. > [bit.ly/brokerfind](http://bit.ly/brokerfind)
- Find out if you qualify for tax credits using the Kaiser Family Foundation's subsidy calculator. > [bit.ly/subsidycheck](http://bit.ly/subsidycheck)
- Peruse plan prices through the Utah Department of Insurance website. > [bit.ly/planprices](http://bit.ly/planprices)
- Window shop the federal health insurance marketplace website. > [healthcare.gov/find-premium-estimates](http://healthcare.gov/find-premium-estimates)

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