

Affordable Care Act 101: Demographics breakdown

[Glen Mills](#)

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Link: http://www.4utah.com/story/d/story/affordable-care-act-101-demographics-breakdown/38774/J-i_9fBcuE2Ldaus0FfiYQ

Video: <http://www.clipsyndicate.com/video/playlist/8178/4912179>

SALT LAKE CITY (ABC 4 Utah) – Enrollment under the Affordable Care Act is picking up steam after a disastrous rollout plagued by website problems.

More than 18,600 people in our state enrolled in a plan on the federal marketplace through December.

That includes people under the age of 18 all the way up to 64 years old.



Right now the focus isn't so much on them, it's on those who haven't enrolled.

Jason Stevenson, with Utah Health Policy Project says the growth is thanks to a major rush the last few weeks of 2013.



“We had 90% of our 2013 enrollment sign up in a three week period in December,” said Stevenson.

In Utah that bumped enrollment from 1,865 in November to 18,633, more than 8,000 shy of the Obama Administration’s early projection through the first three months.

on the marketplace.

The majority chose a more expensive plan

52% went with a silver plan, 29% with gold.

“People aren’t going for the cheapest plans available, they are going for the plans that actually provide good coverage, cost a little bit more, but are going to help them out when they go to the hospital or go see a doctor,” said Stevenson.

Perhaps the reason they are going for more expensive plans is because they received [financial](#) assistance.

82% of Utahns picked a plan with subsidies on [healthcare.gov](#).

“It shows you that a lot of these people weren’t able to afford insurance before, subsidies make it more affordable,” said Stevenson.

The ages are across the board.

25% are 55-64, 29% in Utah fall under the crucial, 18-34 year old range, known as the young invincibles.



Our percentage is higher than any other state in the country, but that number too is falling short, the target is 40%.

“If the pool doesn’t include a good mix of healthy and non-healthy people, which translates a lot to older and younger people than the system fails, because there’s not enough money in the pool to

keep it going,” said Lloyd Coleman, President of the Utah Association of Health Underwriters.

If the pool doesn’t have a healthy mix the only way to make up the difference would be to raise rates.

Coleman says he has found some affordable rates for the young invincibles, because with a lower income they tend to qualify for subsidies.

He believes a lot of them are just pushing it off for now.

“We had a lot of people early on sign up who had to have insurance, those that didn’t have to have it, I think they are thinking why should I pay a premium for February or March when I may not need that?”

He expects another surge down the stretch when open enrollment closes.

That’s what it’s going to take to reach the administrations goal of 57,000 Utahns by March 31, 2014.

“There are actually about 60,000 people, 60,000 Utahns who have started applications and completed applications on the Affordable Care Act website, [healthcare.gov](#).