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# Op-ed: Obamacare is surviving the storm, Utahns enrolling

*By Jason Stevenson and Rachel Jackson*

It's not about the website.

But if you flipped on a TV or a radio during the last few months you'd think that's what the

And for good reason. The Oct. 1 launch of [healthcare.gov](http://healthcare.gov) was a dud. Glitches kept thousands of Utahns from accessing the website — let alone buying insurance. But after an intensive tune-up, [healthcare.gov](http://healthcare.gov) began working smoothly in Utah and across the country.

In fact, nine times more Utahns — 16,768 in all — signed up for insurance on [healthcare.gov](http://healthcare.gov) in December than in October and November combined. We expect the run-up to March 31, the last day to get insured during the first enrollment period, to be even busier.

Who is finding coverage in Utah?

There's Brendan, a 34-year-old IT manager whose new job required a 90-day waiting period before his insurance starts. He found affordable coverage for his family on [healthcare.gov](http://healthcare.gov) that let him keep his doctors. There's Launa, a 61-year-old grandmother of nine who was paying \$860 a month for insurance she needed to stay healthy to work and care for her husband. On [healthcare.gov](http://healthcare.gov) she found the same plan — with a lower deductible — that cost her \$260 a month thanks to premium subsidies. She's one of the 82 percent of Utahns who receive these tax credits to help pay their premiums.

With the website working better — and thousands of Utahns newly covered by insurance — it's time to re-focus on what the ACA has always been about: making insurance easier to buy and more affordable. Here are six examples of how it's working in Utah:

First, you can now afford insurance even if you are sick or have a pre-existing condition, a reality that affects half of all American families. Before the ACA, insurance companies could raise your premiums or deny you coverage based on your health status. A teenage bout of mononucleosis or a complicated pregnancy could keep someone uninsurable for life. But when you apply for insurance today, your health history doesn't matter anymore.

Second, men and women will pay the same amount for any plan that starts in 2014.

Third, many older Utahns will pay less for new health insurance in 2014 than they did in 2013 because the age-based portion of their premiums will be cut in half.

Fourth, preventive care visits for flu shots, mammograms, and well-child checks are now free. You won't open your wallet or your purse when seeking preventative care. Fifth, lifetime caps on insurance benefits are gone, saving families from bankruptcy due to high medical bills or expired coverage.

Sixth, about 26,000 Utahns under age 26 are staying on their parent's insurance plans while in school or working jobs that don't provide insurance.

Some people want to "repeal and replace" Obamacare. But doing so would not only erase these six popular reforms, but also threaten thousands of Utahns like Brendan and Launa who are now more healthy, stable, and productive because of them. Repealing Obamacare pretends these people don't exist, and ignores how the law is working.

The website "train wreck" has been fixed. Utah residents can shop for up to 90 insurance plans offered by six private insurers. About 270,000 Utahns can qualify for premium subsidies to lower their monthly premiums. Plus, the state-run Avenue H offers new insurance solutions for Utah's small businesses.

This month thousands of Utahns are getting insured for the first time and saving hundreds of dollars a month on their coverage. If you aren't one of them, you should check it out. Go to [healthcare.gov](http://healthcare.gov) to learn if you qualify for a premium subsidy. If you need assistance, or have questions about your options, get help at [www.takecareutah.org](http://www.takecareutah.org), or call 2-1-1 to reach the United Way of Salt Lake's statewide help line. Over 18,633 Utahns now have health insurance because of the Affordable Care Act. Take the first step, and you can be one of them, too.

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