

Deadline fast approaching for Affordable Care Act health coverage

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SALT LAKE CITY — Nearly 40,000 Utahns have signed up for health insurance through the Affordable Care Act as of March 1, but, with the deadline for coverage approaching, local health officials are working to reach others who remain uninsured. According to a report released by the Utah Health Policy Project, the figure puts Utah on track to reach its goal of 57,000 sign-ups on healthcare.gov at the end of March.



For those who haven't signed up, there are less than three weeks left before the March 31 deadline for coverage beginning in May. Those who want coverage beginning April 1 will need to sign up by Saturday.

"They've been putting off signing up for insurance because they think it's too expensive," Jason Stevenson, education communication director for the Utah Health Policy Project, said.

He said many don't realize the resources available to help them explore subsidies that could lower premiums.

According to the Health Insurance Marketplace, 86 percent of Utahns applying for insurance through healthcare.gov received a subsidy from the website's launch on Oct. 1 to March 1, 2014.

"It's actually pretty astounding, the amount of financial help that's available," Stevenson said.

A subsidy calculator on the Henry J. Kaiser Family Foundation [website](#) is one resource for those seeking subsidies, Stevenson said. Healthcare.gov also offers estimates.

Tax preparation companies are also offering help.

"(Tax preparation companies) have realized that there is a lot of overlap between filling out your taxes and thinking about health care reform," Stevenson said.

Meg Sutton, tax and health care services senior advisor for H&R Block, said the company offers tax and health review free to their clients.

Signing up for a subsidy, she said, can be a confusing process. Clients can go to helpth.com to access material and licensed agents to help with the enrollment process.

"It's time to decide if you're going to sign up or not, get in, and make your choice and know what your options are," Sutton said. "Not knowing how much you would pay for coverage or

how much of that advance tax credit that you could receive is really just like leaving money on the table. Make sure you know your options."

Stevenson said those who do not enroll by March 31 will face a fine and have to wait until the next enrollment period on Nov. 15. Those who experience a life-changing event like losing a job, marriage, divorce, moving to a state or having a child will be able to sign up after March 31 without penalty. They also have a two month grace period.

"You really can't sign up in the middle of the year unless you have one of these life changes," Stevenson said.

Sutton said the fine for not signing up is \$95 per person and \$47.50 for children, or 1 percent of income, whichever is higher.

Stevenson said there are those who are exempt from the tax penalty — those who are covered by an employer, have private insurance, are on Medicaid or Medicare, are Native American or qualify for other exemptions.

"The fine isn't going to effect a lot of people," Stevenson said. "People are worried if they don't have the right insurance they'll be fined; really, it's any insurance is going to give you that coverage that you need."

Stevenson said Takecareutah.org is another website specifically designed to match Utahns up with people who can help them sign up.

Stevenson said United Way of Salt Lake 2-1-1 is another resource for people to call and get help with their insurance questions.

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