

## Utahns: Sign up for health coverage now, before it's too late

*Health reform » Insurance companies, brokers make last-minute push to enroll Utah's uninsured in Obamacare's exchange.*

Link: <http://www.sltrib.com/sltrib/home3/57694070-200/health-insurance-utah-enrollment.html.csp?page=1>

By Kirsten Stewart

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It's another day and another enrollment fair for Arches Health Plan, which has crisscrossed Utah imploring the uninsured to get covered for the past six months, since the Oct. 1 opening of the Affordable Care Act's insurance marketplace.

Nearly 40,000 Utahns have found health plans on [www.HealthCare.Gov](http://www.HealthCare.Gov) — 86 percent receiving a subsidy to help cover the costs.

But with just 13 days until the March 31 [enrollment deadline](#), thousands more remain eligible.

Miss the sign-up window and you could pay a 2014 tax penalty, Arches consumer engagement vice president Judi Hilman warned attendees at a fair held Tuesday.

"At the end of the day, everybody can choose the plan that is right for them," she said, "but you need to pick one and we're one of the choices."

The health law's requirement to have insurance should, by now, be no surprise to Utahns.

Insurance companies, brokers and federal navigators have sponsored freeway billboards, launched humorous social media campaigns, hosted informational "town hall" events on college campuses and underserved areas of the state and distributed fliers at sporting events.

The focus now is on getting people signed up, which involves hand-holding and one-on-one technical assistance, said Jason Stevenson, a spokesman for [TakeCareUtah.org](http://TakeCareUtah.org), an umbrella group of federally certified insurance navigators.

"Almost around the clock we have people coming into our office," he said. "Our navigators basically run out for lunch and run back, and just sit at their desks helping people with their questions."

The marketplace got off to a [rocky start](#), which hurt early enrollment. But Stevenson believes the Obama administration's 2014 enrollment goal for Utah of 57,000 is within reach.

Contrary to doubts spread by critics of the health law, the vast majority of new enrollees have paid their first month's premiums.

Hilman said about 90 percent of Arches' 14,000 consumers are paid up.

Intermountain Healthcare's insurance arm, SelectHealth, the state's largest insurer, reports having billed and banked premiums for 18,000 Utahns choosing exchange plans.

But confusion still reigns when it comes to the finer points of the president's signature health law.

A [national survey](#) by McKinsey & Co. shows a majority of Americans who haven't enrolled haven't done so because they believe insurance would be too expensive. Yet 80 percent of those who cited affordability as a problem are eligible for subsidies.

"Many young people and those previously uninsured are finding out that, with a tax credit, health insurance is a reality," said Scott Schneider, vice president of sales at SelectHealth. "Many people simply did not feel they could afford health insurance until now."

Pricing surveys show Utah benefits from some of the nation's cheapest exchange plans.

Six major insurance companies are offering up to 96 plans. Every county has at least four insurers and 40 plans to choose from, according to [TakeCareUtah.org](http://TakeCareUtah.org).

And four out of five consumers qualify for tax credits toward their purchase.

A family of three in Utah County earning \$44,000 a year, for example, could receive a monthly subsidy of \$202, reducing the amount the family would pay for an average silver-level plan to \$263 a month, the organization says.

But as with other parts of the country, many of Utah's exchange plans have narrow doctor networks, and insurance regulators advise consumers to shop smartly.