Health care signups in Utah exceed expectations

By BRADY McCOMBS, Associated Press

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SALT LAKE CITY (AP) — Utah enrollment in health care plans on the federal website greatly exceeded what the Obama administration expected, according to government figures released Thursday that show the final numbers the first year of the historic health care overhaul.

The 84,600 people who signed up represent a 48 percent increase from the administration's target of 57,000 for the state, the Department of Health and Human Services reported. That includes people allowed to sign up during a two-week extension in April after the March 31 deadline.

The figures indicate there was a huge surge as the deadline approached, with more than half of the total enrollees in Utah signing up during the final weeks.

Enrollment started slowly last fall on an online marketplace plagued by glitches, but it gradually increased with each month.

Nationally, more than 8 million people signed up on the new marketplace.

Utah is one of more than 30 states that left it to the federal government to run its online exchange for individuals to find coverage. The state runs its own exchange for small businesses, which it created in 2009.

"A lot of people said Utah isn't going to go for this, but Utahns did," said Jason Stevenson, spokesman for the Utah Health Policy Project, a nonprofit group assisting with enrollment efforts in the state. "They liked what they saw on healthcare.gov."

Utah was one of 31 states that met or exceeded enrollment targets set by the administration before the insurance exchanges opened, an Associated Press analysis found. Twenty of those states, including Utah, are led by Republican governors, many of whom were hostile to the program.

One of Utah's critics of the health care overhaul, Republican state Sen. Allen Christensen, said he's still not impressed.

"When you don't have any other choice and you are threatened with a fine, most people are going to sign up," said Christensen, a pediatric dentist.

The numbers might be higher than the Obama administration's goal, but there's still thousands who didn't sign up, he said.

In Utah, more women signed up than men: 52-48 percent, Health and Human Services statistics show. The 26-34 age group accounted for the largest group of people enrolled in Utah. More than 6 in 10 enrolled were white, figures show.
Utah is tied with Alaska for the largest concentration of health care enrollees who are Native Hawaiians and Pacific Islanders.

The large majority of people who signed up will receive help paying their plan premiums. About 87 percent of Utah enrollees will get subsidies from the federal government.

Christensen worries that these people will get stuck with plans they can't afford in the future if the government cuts the subsidies.

"They have to start cutting back sometime, somewhere," Christensen said. "They can't keep spending like there is no tomorrow."

The plans are categorized as bronze, silver, gold and platinum, with varying levels of cost sharing through deductibles and copayments. Following the national trend, the mid-range silver plan was the most popular in Utah, with 6 in 10 people choosing a plan that covers about 70 percent of expected medical costs.

In Utah, there were seven companies that offered insurance plans on the marketplace. Stevenson said the high enrollment numbers in the state are attributed in part to a wide variety of plans people had to choose from.

"This is a victory for the free market principles the Affordable Care Act was set up on," Stevenson said.

Officials with the Department of Health and Human Services said Thursday in a call with reporters that they don't expect to have reliable figures about how many people have paid for premiums until later this year.

Earlier this week, House Republicans unveiled a report that said one-third of people who signed up for health insurance on the federal exchange hadn't paid their first month's premium as of mid-April. In Utah, the report indicated that 73 percent of people had paid — higher than the national average of 67 percent, but lower than 14 states.