

Utah leads nation in ACA enrollment of 'invincibles'

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Close to 40,000 Utahns have signed up for private insurance plans available through the Affordable Care Act, according to Jason Stevenson, education and communications director at the Utah Health Policy Project, an organization that helps guide people through the ACA. What's more, he says, the state leads the nation in young adults getting health coverage.

But with the March 31 enrollment deadline on healthcare.gov quickly approaching, many thousands more remain eligible but unaware that they qualify for low-cost coverage created by Obamacare.

Stevenson cited a report from the U.S. Department of Health and Human Services that shows Utah is No. 1 for registering 18-to-34-year-old adults for health coverage through the ACA. He said online marketing efforts targeting the so-called young "invincibles" appear to be paying off.

"We recognize that young people tend to get their news from social media, so that's what we're targeting," he explained. Stevenson added another major factor fueling sign-ups is that open enrollment for the ACA closes on March 31, and doesn't reopen until November. He said that the state appears to be on track to reach its goal of insuring 57,000 Utahns by the end of the month.

Stevenson pointed out about four out of five people getting coverage are qualifying for a premium subsidy, which can cut out-of-pocket expenses significantly. He explained that for many Utahns, this is the first time they've had health coverage in many years.

"The people coming to our office are saying, 'You know, I haven't had insurance for five years, or eight years, or 10 years,' or 'I haven't been to the doctor in a decade,'" related. "Those are the people that we encounter who are coming into our office and signing up."

The report from the feds shows that 39,902 Utahns have selected a plan on healthcare.gov since Oct. 1, 2013, putting Utah on track to reach its goal of 57,000 sign-ups by the end of the month. Stevenson said that 86 percent of Utahns who signed up received a subsidy to reduce the cost of their monthly insurance premiums. The report also found that 31 percent of Utahns enrolling are between the ages of 18 and 34, ranking Utah as the top state in attracting these sought-after insurance customers.

"Utah has one of the most affordable and competitive insurance marketplaces in the nation," said Stevenson. "Plus, over 86 percent of Utahns who sign up for coverage on healthcare.gov are eligible for premium subsidies - sometimes worth hundreds of dollars - to make their insurance more affordable." Stevenson cited the example that a family of three in Utah County earning \$44,000 a year could receive monthly subsidy of \$202, reducing the amount they would pay for an average Silver-level plan to \$263 a month.

A February 2014 national survey by McKinsey and Co., however, determined that many Americans remain unaware that premium subsidies can reduce their monthly insurance costs. "The majority of people McKinsey surveyed didn't enroll

because they believed their insurance would be too expensive," explained Stevenson. "But 80 percent of them were actually eligible for subsidies and two-thirds had no idea that subsidies were even available. Our message during the final three weeks of enrollment is that four out of five Utahns who sign up for new insurance on healthcare.gov are eligible for subsidies, including 20-somethings, retirees, the self-employed, and families with young children."

Statewide, almost 20 percent of Utahns lack health insurance, according to the 2011 Small Area Health Insurance Estimates (SAHIE) from the U.S. Census Bureau.

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