How Obamacare worked out in Utah

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May 25, 2014
Link: http://www.sltrib.com/sltrib/opinion/57978499-82/utah-health-insurance-community.html.csp

Only 357 Utahns signed up for insurance on healthcare.gov last October, the first month the website opened for business. Thousands more seeking insurance were derailed by online errors and long waits. You couldn’t buy Obamacare insurance even if you wanted to.

Fast forward to the end of March and Utah’s enrollment total reached 84,601.

How did it happen?
First, healthcare.gov got a major overhaul in December. Second, many Utahns got free help from trained enrollment experts, including the navigator program created to support underserved communities.

One of those navigator teams was Take Care Utah (TCU), a state-wide consumer assistance network organized by the Utah Health Policy Project (UHPP), United Way of Salt Lake 2-1-1 and the Association for Utah Community Health (AUCH).

By answering basic questions, speaking to community groups, and arranging one-on-one appointments, TCU’s navigators helped tens of thousands of Utahns understand and access their new insurance options.

They helped people like Amanda, whose brain tumor had made her uninsurable. And Denise, a working, single mom who wanted to stay healthy for her daughter. And Jeff, who just launched his own business.

Sometimes it took days to troubleshoot tricky applications and sign people up. But TCU’s hard work and success is reflected in Utah’s final enrollment total, and the many steps that made it possible.

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OBAMACARE IN UTAH
A recap of health reform in our state

1st Open Enrollment Begins
October 2013

Consumer Protections Take Effect
September 2010

Affordable Care Act Created
March 2010

Take Care Utah Created
June 2013

Health insurance is now available to those not able to get covered in the past due to:
- High Premiums
- Pre-Existing Conditions
- Not Understanding Options

Take Care Utah delivers a "Health Reform 101" presentation every 2 days, reaching over 2,500 Utahns in 5 counties

NEARLY 17,000
Utahns Enroll in December Alone

Marketplace Enrollment Numbers Start to Rise
December 2013

1st Open Enrollment Period
October 2013 - April 2014

Despite early glitches with healthcare.gov, Utah Navigators and Certified Application Counselors (CACs) help consumers enroll in private insurance and public programs like Medicaid and CHIP.

Utah has 6 insurance companies offering 91 plans with some of the lowest premiums in the country.

Take Care Utah Created
June 2013

Network of non-profits and clinics offering free enrollment help to consumers

Federal Navigators & Certified Application Counselors trained
OVER 75

301,700
Utahns lack insurance
376,600 by 2012

87% of Utahns applying for private insurance receive premium subsidies

33% of enrollees are between 18-34 years old - the highest in the nation

84,601 Utahns Enroll During the First Open Enrollment Period

1.5x Utah beats its overall enrollment goal!

OVER 100,000 Utahns seek advice or direct assistance from Navigators and CACs

HealthCare.gov works better after a massive tune-up

No more lifetime caps on benefits

Youth adults can stay on parent's plan until age 26

Kids under 18 can't be denied insurance for pre-existing conditions

New ACA Insurance Begins January 1, 2014

Open Enrollment Ends April 2014

The Work Continues!
Take Care Utah educates and assists thousands of Utahns until the next enrollment period begins on November 15th

For more information visit www.takecareutah.org