

Coverage in the ACA Individual Marketplace is Good, but Medicaid is Better

Marketplace enrollment is only open 45 days of the year

- Those waiting for Proposition 3, but whose income is over 100% of the federal poverty level (\$1,040/month for an individual), will now have to wait until January to get covered.

Out of pocket costs vary far beyond "cheap" premiums

- Subsidies help, but copays quickly add up for low-income people with health care needs.

Marketplace insurance has been available since 2013

- Yet, many families remain unenrolled because they cannot afford the coverage.

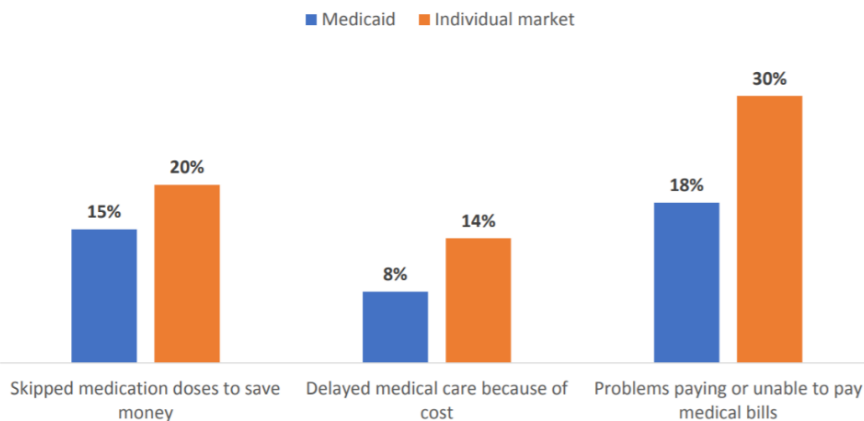
Medicaid offers services not available through most private insurance plans

- Including many behavioral health services and long-term care.

People who earn just above the poverty line do better in Medicaid than in the individual market

- They skip medications and delay care less often, and have fewer problems paying medical bills

Percentage of non-elderly adults with incomes between 100 and 125 percent of the federal poverty level who encountered financial barriers to care, Medicaid vs. individual-market coverage:2017



**Bottom line:
Medicaid is more
affordable, easier to
manage, and better
meets the needs of
Utah families.**

SOURCES

Families USA. "Near-Poor Consumers Do Much Better in Medicaid than in the Individual Market." www.familiesusa.org, 6 Mar. 2019, familiesusa.org/sites/default/files/product_documents/Medicaid_expansion_vs_Individual_Market_100-138_FPL.pdf.

"See Plans and Prices." *HealthCare.gov*, www.healthcare.gov/see-plans/.

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