

More Utahns get health insurance as Affordable Care Act rules take effect

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By [Wendy Leonard](#), Deseret News

SALT LAKE CITY — The number of uninsured Utahns has decreased as the economy rebounds and some additional options have become available to procure health insurance.

But officials say more could be done to help people gain access to health care.

About 40,900 more people had health insurance in 2013 than in 2012, according to a Utah Department of Health [report](#) released this week, which could be due to an improving economy and declining unemployment rate.

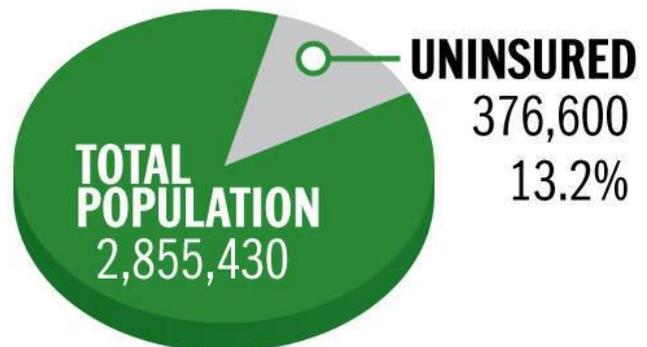
The number of adults ages 19 to 64 who were employed full-time in 2013 rose by 24,300 compared to 2012, while the number of uninsured adults in the same population fell by 18,400, according to the report. The percentage of uninsured adults ages 27 to 34 also fell from 26.1 percent in 2012 to 19.5 percent in 2013.

Among the still-uninsured Utahns is David Brooks, 29, who owns a product and architectural development firm and runs non-profit Revolution United in Salt Lake City. He invests most of his extra income into new products and business development. Brooks, a healthy young adult, is currently looking into his insurance options, but said he hadn't seen the need before now.

"I've just never been sick," he said. "I just haven't thought it out really."

Uninsured Utahns

2012



2013



SOURCE: Utah Department of Health

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The numbers don't yet reflect many of the provisions of the Affordable Care Act that went into effect earlier this year, such as the requirement for Americans to have health insurance. One change, however, allowing married children to stay on their parents' insurance plans until age 26 does appear to be having a positive impact, resulting in a more than 10 percent decline in the number of uninsured in that category.



"It's encouraging to see the numbers go down, but we'd like it to go down so much further," said Dr. Robert Rolfs, deputy director for Utah's health department. He said that in addition to healthier lives, having health insurance gives people access to preventive care and additional care when they need it, avoiding potential problems with debt that can accrue quickly.

"It protects people's health and gives them financial security," Rolfs said.

The report shows that 11.6 percent of Utahns remained uninsured in 2013, and 76,300 of them were under 18 years of age. Of those, 39,700 uninsured kids live in homes that fall under 200 percent of the federal poverty level, making them eligible for the taxpayer-funded Children's Health Insurance Plan.

But, for unknown reasons, those children remain uninsured.

The data shows that about 103,700 uninsured adults in Utah — 33.5 percent of the total uninsured population — would be eligible for coverage under Gov. Gary Herbert's [Healthy Utah Plan](#). The plan, which is an alternative to Medicaid expansion, was introduced earlier this year and still needs approval from the federal government and the Utah Legislature.

Rolfs said the health department supports the governor's plan, as it would likely help to insure more than 144,000 Utahns, including children.

"That's a lot of people who would potentially be helped," he said.

However, many children who are eligible for CHIP remain uninsured and it is expected that not everyone who is eligible for the governor's plan would enroll, Rolfs said. He said parents that fall within that category of poverty "have demanding lives" and might not be able to prioritize signing kids up for insurance unless they really need it.

On the flip side, though, he said 91 percent of Utah's more than 900,000 children are insured and as such, they have access to a variety of preventive services, including immunizations, which "helps people have a better life."

"Being uninsured is bad for your health and it is good that (the numbers) are going in the right direction," Rolfs said.

The health department expects an even bigger decline after tabulation of this year's numbers in next year's report. The numbers are part of the state's Behavioral Risk Factor Surveillance System, a cell and landline telephone survey that measures key public health indicators, including health care coverage.

The annual report can be found online, via the state's Office of Public Health Assessment, at health.utah.gov/opha.