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Utahns say Obamacare signup is “a breeze” this year

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Utahns signing up for their second year of subsidized health insurance under Obamacare say it's a much smoother experience this time around.

"It's a breeze right now," said 59-year-old Theresa Darveaux of Murray.

She went to HealthCare.gov on Nov.15, the first day enrollment opened for 2015.

Darveaux ended up choosing the same plan she had this year through Altius, a silver plan that mimics what most employers offer their employees with a 70 percent-30 percent cost share after she reaches her \$3,500 deductible.

Darveaux said the plan's price will go up \$36 per month, but she also will get a bigger tax credit,

"I'm more than willing to pay my fair share," said Darveaux, an accountant who doesn't qualify for her employer's healthcare because the employer limits her hours to less than 30 per week.

The Affordable Care Act, said Darveaux, has worked smoothly for her. She's getting treatment for high blood pressure, a bleeding ulcer and cancerous moles, treatment she couldn't always afford in the four years she went without insurance. She's home now, recuperating from ankle surgery for a shredded tendon.

"It's been a godsend for me and for many people," Darveaux said.

Other Utahns who considered signing up this week were optimistic about the often-maligned healthcare exchange.

Jim L. Smith of Syracuse, 41, said he was pleasantly surprised when he went on HealthCare.gov to investigate his options.

The small accounting company where he works dropped its insurance last year after employees realized they could do better on the exchange.

But now Smith's wife, who works at Wal-mart, is losing the insurance that covers her and their four children because she works part-time.

By Smith's calculation, after a subsidy, they will pay \$200 more per month to cover the family of six than he was paying for his individual policy this year. The \$200 difference is not much more than his wife has been paying, and although the family deductible of \$5,500 is higher than Smith's policy this year, it's considerably lower than the policy his wife has.

"I was a little scared at how much it was going to cost," Smith said. "I was surprised at how little it really was."

The Smiths haven't yet signed up; they first want to look at extending his wife's existing policy via COBRA.

Smith said one aspect of Obamacare he especially likes is that he cannot be refused insurance as a cancer survivor. He has been rejected before, even though he has been cancer-free for nearly 20 years.

"'No' was an option before," he said. "Now it's not."

Jason Stevenson, communications director for [Utah Health Policy Project](#), said many of the people signing up for Obamacare this week through the advocacy group are first-timers.

"These are new people ... what we're hearing is that their cousin got enrolled or their uncle or their friend down the street," Stevenson said.

The [TakeCareUtah.org](#) website, run by UHPP and other community partners, is seeing a lot more traffic this year, he said. Utahns can go there to learn about health insurance and to connect with one of more than 100 navigators or advisers. They also can call 2-1-1 on a phone.

In March, as the 2014 open enrollment period was ending, the Take Care website had 1,000 visitors. So far in November, the website has had 4,000 visitors.

[More than 84,000 Utahns](#) signed up for 2014 insurance on [HealthCare.gov](#).

Those who did not have insurance this year, except for some exclusions, will be assessed a \$95 fee on their federal income tax returns. The fine goes up in future years.

The Utah Department of Insurance suggests everyone review their options rather than simply renewing this year's insurance.

The 2015 open enrollment period is much shorter this year; it ends Feb. 15. Rates Utahns will pay for plans on [HealthCare.gov](#) are going up an average of 5.7 percent for next year.

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