

# St. George ranks in top three highest Healthcare.gov enrollees for 2015

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**Written by Paul D. Dail**

According to a recently released report from Utah Health Policy Project, the two zip codes that encompass most of St. George, 84790 and 84770, were ranked in the third and fourth place in the state for numbers of residents enrolled for healthcare coverage through



Healthcare.gov as a result of the Affordable Care Act. These new rankings knock West Valley City and Cottonwood Heights out of the positions they held last year and put southern Utah on the charts. South Jordan and Lehi have continued to hold the top two positions for most residents enrolled.

As of Jan. 16, over 116,000 Utahns had enrolled for healthcare coverage through Healthcare.gov. Jason Stevenson, the Education and Communications Director for Utah Health Policy Project, says this number is actually a combination of three different types of people: those who signed up last year and passively re-enrolled this year, meaning they didn't cancel their policy or enroll in a new one; those who signed up last year and switched policies this year; and those who enrolled for the first time.

Stevenson attributes much of the growth in the southern part of the state to two factors. The first is increased efforts by Take Care Utah, another group of which Stevenson is a part that offers free assistance for people trying to understand their options when it comes to healthcare coverage by connecting them with enrollment specialists in their communities.

“During the first open enrollment period, [Take Care Utah] tended to focus where we were located, the Wasatch Front,” Stevenson said. “Now that we’re moving into the second year, we have more enrollment people in other areas of the state ... We have 120 trained enrollment experts. In St. George, it’s the family healthcare clinic. If you go on the [TakeCareUtah.org] website, you can see their names and office hours and call to make an appointment.”



However, Stevenson said he believes the bigger factor leading to increased Healthcare.gov enrollment is that more Utahns in general are starting to recognize the benefits of the Affordable Care Act. Of the 116,423 Utahns enrolled in January, almost 40 percent of them fall into the group of those enrolling for the first time.

“People are learning that this is working in Utah,” Stevenson said. “They have friends, relatives, and coworkers who signed up and said, ‘Hey, this saved us \$300 a month.’ That’s hard to ignore, especially if you’re uninsured. There are lots of things you can do with that extra money, including saving for your kids’ education.”

Along the lines of saving money, over 88 percent of Utahns who purchased private insurance on Healthcare.gov qualified for a subsidy to make their coverage more affordable, with over 80 percent finding coverage for less than \$100 a month.

“There was a lot of confusion about Obamacare,” Stevenson said. “To put it simply, it’s private health insurance sold by Utah private health insurers on a new website where you can not only buy it but see if you qualify for subsidies ... It depends on your income. If you earn between 100% and 400% of poverty level, you qualify for a sliding scale subsidy ... You can plug information into a calculator [on Healthcare.gov] and it can tell you what the subsidy can be before you even start shopping.”

Stevenson gave the example of a family of four, with the parents being 34 years old and the kids being 10 and 12. If the parents were earning \$50K a year, they would get a \$439 monthly subsidy.

Stevenson said the Affordable Care Act is beneficial in Utah because so many residents are self-employed, small business owners, or work on a commission basis. If the family starts making more money, they won’t need as much of a subsidy, but if they have some harder months, the subsidy increases.

