UHPP | Sustainable health care solutions for underserved Utahns

FINAL RESULTS: 140,221 Utahns Signed Up For Health Insurance on Healthcare.gov

Utah's second open enrollment period for the Affordable Care Act (ACA) ended with 140,221 individuals selecting a health insurance plan on healthcare.gov by the February 15, 2015 deadline.

Last year 84,601 Utahns enrolled in marketplace insurance on healthcare.gov. This week's results indicate that an additional 55,000 Utahns signed up during 2015's shorter three-month enrollment period—a 65% increase.

Utah enrollment on *healthcare.gov* was strong in 2015

	By January 9	By January 16	By February 6	By February 15
Enrollment	109,218	116,423	124,142	140,221
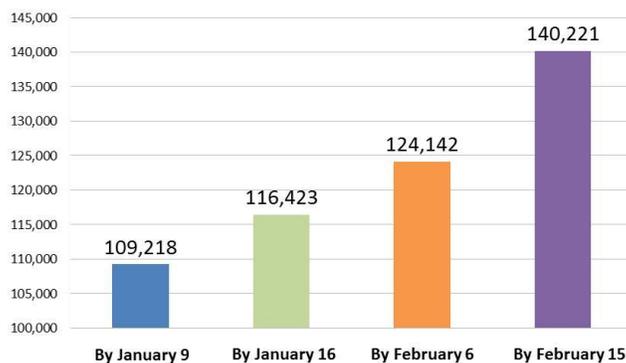
Sources: HHS/CMS Health Insurance Marketplace; ASPE Issue Briefs: October 1, 2013 –April 19, 2014; November 15, 2014 – January 16, 2015; HHS News Release, "In Utah, 124,142 people are signed up for coverage through the Health Insurance Marketplaces," 2/11/15
HHS News Release, "In Utah, 140,221 people are signed up for coverage through the Health Insurance Marketplaces," 2/18/15

Nationwide, about 11.4 million Americans selected marketplace health plans or were automatically re-enrolled, including about 8.6 million people in the states that use the healthcare.gov website like Utah.

Media Advisory

The **Utah Health Policy Project (UHPP)** is a nonpartisan, nonprofit organization advancing sustainable healthcare solutions for underserved Utahns through better access, education, and public policy. Learn more at our website

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"Utah's strong enrollment numbers show us that ACA health insurance is in demand across the state," explains Randal Serr, the director of Take Care Utah, a state-based partnership that provides free, local assistance to Utahns shopping for health insurance. "Word-of-mouth played a big role in our referrals this year, with many people learning about this new way to buy health insurance from their friends and family members who already signed up and had a positive experience."

The ACA made several changes to health insurance in Utah, such as banning insurers from discriminating based on people's pre-existing health conditions, making preventive care free, and offering sliding-scale subsidies to make monthly insurance premiums more affordable.

Utahns shopping for insurance on healthcare.gov in 2015 continued to have a wide selection of insurance plans with some of the lowest premiums in the nation.

Here are some facts from Utah's 2015 enrollment cycle:
- 140,221 Utahns selected a plan during the 2015 enrollment period
- Utah's insurance marketplace features six health insurers offering a total of 101 plans
- 39% of Utahns enrolling in marketplace insurance in 2015 were new customers
- 82% of Utahns signing up for marketplace insurance are getting covered for less than $100 a month
- The average premium subsidy in Utah is $159 a month—reducing monthly premium costs by an average of 63%

In 2015, cities in Washington and Utah counties saw a surge in ACA enrollment

City (ZIP code)	Number Enrolled	2015 Rank	2014 Rank
South Jordan (84095)	2,599	1	1
Lehi (84043)	2,450	2	2
St. George (84790)	2,192	3	7
St. George (84770)	2,079	4	10
American Fork (84003)	2,071	5	*
Pleasant Grove (84062)	2,003	6	*
Draper (84020)	1,982	7	6
Bountiful (84010)	1,978	8	5
West Valley City (84119)	1,823	9	3
Cottonwood Heights (84121)	1,819	10	4

(*) Not listed in top ten ZIP codes from 2014 enrollment

Sources: ASPE 2015 Health Insurance Marketplace Plan Selections by ZIP Code (Nov. 15, 2014 — Jan. 16, 2015)
ASPE 2014 Health Insurance Marketplace Plan Selections by ZIP Code (Oct. 1, 2013 — Apr. 19, 2014)

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Recent analysis of ZIP Code data shows that the latest enrollment surge is occurring in Utah, Washington, and Davis counties. The five Utah cities reporting the highest number of marketplace enrollees per ZIP Code were 1) South Jordan, 2) Lehi, 3) St. George, 4) American Fork, and 5) Pleasant Grove. In addition, 22% of all ACA enrollees in Utah are children ages 0-18, compared to 9% of nationwide.

Dodd Greer, a Take Care Utah navigator at Community Health Connect in Provo, Utah has observed this surge first-hand. "We've seen a 50% growth in Utah County enrollment this year, especially among the previously uninsured," he explains. "People are realizing that they need health insurance because of the high cost of medical care. As a result, people are really grateful they can get this affordable insurance."

Utah's second open enrollment period began on November 15, 2014 and ended on February 15, 2015. Consumers who started an application before the deadline will have this week, until February 22, to complete their enrollment.

Utahns who have questions or need assistance applying for insurance can contact trained experts at Take Care Utah by going to www.takecareutah.org, or calling 2-1-1.

Utah is now in a Special Enrollment Period where a "qualifying life event" like losing prior coverage, getting married, having or adopting a baby, or moving to the

state is required to be able to purchase new health insurance. The next open enrollment period is scheduled to begin on October 1, 2015.

Take Care Utah is led by a partnership between the Association for Utah Community Health (AUCH), the Utah Health Policy Project (UHPP), and United Way of Salt Lake/2-1-1. Take Care Utah offers outreach and enrollment assistance to Utah residents across the state. In addition, their staff provide training and resources to community based organizations that assist Utah's diverse populations and needs. All services are provided free of charge.

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