

Utahns are embracing Obamacare; 2,678 sign-ups in Summit County

Statewide and county enrollment surge in year two

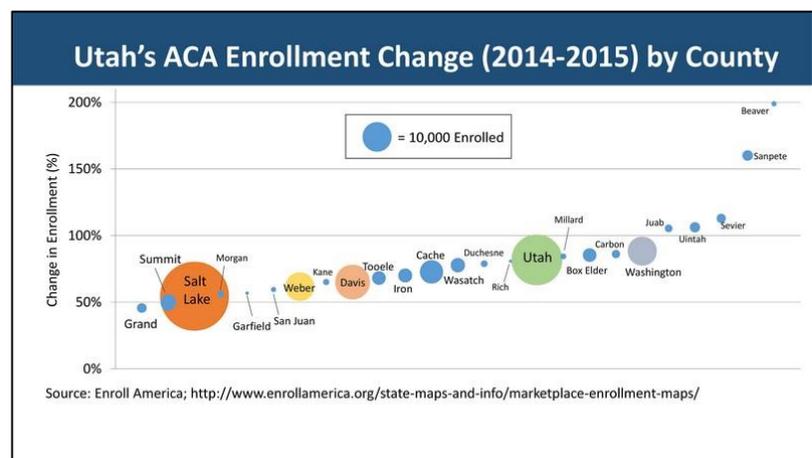
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Alan Maguire, The Park Record
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The Affordable Care Act (ACA), known colloquially as Obamacare, continues to gain traction in Utah.

In the first year of open enrollment, 84,601 Utahns, and 1,778 in Summit County, signed up for health care plans via the federal health care exchange (healthcare.gov).

This year, 140,612 Utahns signed up -- a 66 percent increase over year one. In Summit County, 2,678 people signed up this year -- a 51 percent increase.



That data is from the Utah Health Policy Project (UHPP), "a nonpartisan, nonprofit organization advancing sustainable health care solutions for underserved Utahns through better access, education, and public policy."

Jason Stevenson, education and communications director at Utah Health Policy Project, discussed the health care law's progress with *The Park Record* this week and said the numbers were surprisingly high.

"It went better than expected for sure," he said. "We weren't quite sure how second enrollment was going to go. Obviously there's a lot of pent-up demand for the first time this opened up back in 2013 and 2014 -- we knew there had been people waiting for years for this kind of an opportunity, so we knew they were going to sign up early. We weren't sure what was going to happen the second time around."

Stevenson attributed the 66 percent statewide increase in sign-ups this year to people being better-informed about the law.

"We really think that lack of knowledge about the ACA, about the marketplaces, about the subsidies, has been the biggest hurdle in Utah. We think the political opposition, because it's Obamacare and things like that, is actually -- it's there, but it quickly recedes once people actually learn what the ACA is. It's

easy to dislike the ACA if you believe all the myths about it. But once you find out what it actually is and how it's helping your neighbor or someone in your ward, then all of a sudden it becomes a very different thing."

The geographic data shows exactly where enrollment is gaining the most steam. Counties like Salt Lake, Grand and Summit had strong participation in year one, so their enrollment numbers grew the least this past year. The surge is greatest in some of the more rural and conservative counties.

"It's moving from Salt Lake County into other areas. And so, when we look at that, we see potential because there's a lot of people living in Washington County and Cache County and Tooele County is growing like crazy. And even Uintah Basin, that area, with people potentially losing their jobs because of the oil downturn," he said.

"People are signing up in West Valley City, but that's where we always knew they were going to sign up and that's where they first signed up. But now we're seeing people signing up in Cedar City and in Pleasant Grove and in Mapleton and in Bountiful -- and those are areas that we didn't know if people were going to actually gravitate to this. And they are, because they see how it can really help them."

Subsidies for Utahns

According to UHPP, 88 percent of those 140,612 Utahns who signed up this year are receiving federal subsidies for their health care plans. The average subsidy is \$159 per month, "reducing premium costs by an average of 63 percent."

The subsidies are actually lower in Utah than other states, but that's because plans are more affordable here than elsewhere.

"The subsidies are actually supposed to be even across the country. But what isn't even is what the insurance plans actually cost from the beginning, the unsubsidized cost," Stevenson explained. "A policy for a 50-year-old in Utah can be \$300 and in Georgia that policy will be \$500 or \$600, unsubsidized. So what you find is our insurance prices, our markets, are more efficient here, more competitive."

"They say that if you earn \$50,000 and you're a family of three and you're 50 years old, you should only pay 4.6 percent of your income towards your insurance. So to get to that 4.6, the subsidy is going to have to be bigger in Georgia than it is here," he said.

More than 90 percent of eligible Utahns could have obtained a health care plan on [healthcare.gov](https://www.healthcare.gov) that costs less than \$100 per month, according to UHPP. Nationally, that number is 67 percent.

For Summit County residents, 73 different plans were available on the exchange this year, up from 60 in year one. The four insurers providing those plans are Altius Health Plans, Arches, BridgeSpan and Select Health.

Special enrollment periods

Generally, people have to sign up for insurance plans during the open enrollment window that ended in February, but there are exceptions.

"It's kind of a two-cycle system," Stevenson said. "It's open enrollment and special enrollment and during open enrollment what we like to say is 'if you get sick on Monday you can sign up for insurance on Tuesday.' But it's a short amount of time -- it's only about two and a half to three months of the year.

"The reason they do that is if they allowed everyone to sign up at any time they wanted, everyone would just wait until they get sick and then sign up for insurance and the insurance companies would go bankrupt," he said.

"The rest of the year is what's called special enrollment. Which means you need a good excuse to sign up for insurance. If you get sick on Monday, you can't sign up for insurance on Tuesday, you've got to wait until the next open enrollment period, unless you have what's called a qualifying life event, which is having a baby, adopting a child, getting divorced and losing coverage through that, losing your job and losing coverage, turning 26 and aging off of your parents' insurance plan, moving to a new state or a new area within a state where your old insurance plan wasn't offered, gaining citizenship -- there's about 15 or so different categories," he said.

A qualifying event opens a 60-day window for the person to sign up for insurance.

There's also a special tax-season enrollment period that ends next Friday.

"It's a special enrollment period within a special enrollment period," Stevenson said. "From March 15 until April 30, there's a separate window for people who've learned that they're going to be fined on their 2014 taxes, because they weren't insured last year, get a special window to sign up."

The fines for not having had health insurance in 2014 are the higher of (1) one-percent of one's yearly household income or (2) \$95 per adult and \$47.50 per child, with a maximum of \$325 per family. Those penalties will be higher next year.

Summit County residents should go to www.takecareutah.org or call 2-1-1 for free advice and assistance in obtaining health insurance. The People's Health Clinic (www.peopleshealthclinic.org, 435-333-1850) can also help with enrollment. Utah's next open