

The Spectrum

ACA enrollment nearly doubles

Link: <http://www.thespectrum.com/story/news/local/2015/04/13/local-aca-enrollment-percent/25743843/>

St. George Spectrum

April 13, 2015

With federal subsidies helping to make plans more affordable and the threat of a tax penalty for going uninsured, a growing number of Southern Utah residents are joining coverage plans offered through the federal Affordable Care Act, especially children and young families.

The number of Washington and Iron county residents enrolled in the federal health insurance marketplace nearly doubled in the program's second year. Washington County had 9,285 new enrollees, an 87 percent jump from 2014, and Iron County had 2,122, a 70 percent increase.



Spencer Herpel, an open enrollment outreach specialist at Family Healthcare, helps clients sign up for coverage through healthcare exchange and Medicaid. (Photo: Chris Caldwell / The Spectrum & Daily News)

“There’s sort of a word-of-mouth phenomenon. As more and more people sign up, they’re telling their families, their friends, telling people in their church congregations, saying here’s something that could help you,” said Jason Stevenson, education and communications director with the Utah Health Policy Project, a Salt Lake City nonprofit that has been analyzing the numbers.

Statewide, enrollment was up 66 percent this year, with 88 percent of those enrolled receiving a federal subsidy to make their premiums more affordable. For more than 90 percent of eligible Utahns, coverage was available for \$100 per month or less through *healthcare.gov*.

Stevenson said one of the more interesting trends was the large numbers of children being enrolled — 22 percent of those enrolled were younger than 18, a rate nearly three times the national average and much greater than the state's child-heavy demographics would suggest.

It's a remarkable number, Stevenson said, given that those children have to come from families making more than 200 percent of the federal poverty level — about \$48,000 for a family of four — because otherwise they would be enrolled in Medicaid or the state's Children's Health Insurance Program (CHIP.)

"That means we're seeing increased enrollment among larger middle-income families," he said.

Stacey Payne, outreach and enrollment specialist with Family Healthcare in St. George and a certified application counselor for the federal exchange, said a majority of the new enrollees she has seen locally are in young families.

As people hear or read more about the exchange, they become more interested, and those who have been satisfied with their plans are spreading the word, she said.

"The majority of people we helped would say that a friend recommended it," she said.

There have also been fewer people refusing to participate out of political opposition, she noted, saying that some have been adverse to the idea because of their feelings about the ACA (also known as Obamacare.)

"A conservative consumer base does present a challenge," she said, but many have signed on after simply seeing the federal marketplace as their best option.

Open enrollment for the marketplace has closed for this year, but there are some special enrollment openings available through April 30 for people who did not have coverage in 2014 and may not face a tax fine — they must qualify for a plan through the exchange and attest that they were unaware of or did not understand that they would be penalized.

More information on how to get help applying is available at www.takecareutah.org or by calling 211.

The White House recently celebrated the five-year anniversary of President Barack Obama's signature healthcare overhaul, touting estimates that some \$16.4 million previously uncovered Americans are now insured.

The ACA still faces some challenges moving forward, however. Recent budget proposals from Congressional Republicans include plans to repeal the law, and the Supreme Court is set to rule this summer in a case that could cause major issues for the ACA.

Opponents of the law argue that its wording doesn't allow government subsidies for coverage in states that have not set up their own insurance exchanges. If the Justices agree, the subsidies could stop and millions of people who had been able to buy insurance through the ACA may reconsider their willingness to keep their plans. Utah is one of the states that has its own exchange.

Follow David DeMille on Twitter, [@SpectrumDeMille](https://twitter.com/SpectrumDeMille), and on Facebook at facebook.com/SpectrumDeMille.

9,285 Washington County residents signed up for ACA insurance on healthcare.gov in 2015

CITY	ZIP CODE(S)	SIGN-UPS
Enterprise	84725	135
Hurricane	84737	910
Ivins	84738	513
La Verkin	84745	257
New Harmony	84757	70
Santa Clara	84765	488
Springdale	84767	89
Saint George	84770, -90	5,041
Toquerville	84774	88
Washington	84780	1,694

Source: ASPE 2015 Health Insurance Marketplace Plan Selections by ZIP Code (Nov. 15, 2014 — Feb. 22, 2015)



Between 2014 and 2015, ACA enrollment grew fastest in Utah and Washington counties



County/ST	2014 Enrollment	2015 Enrollment	% Change
Salt Lake	31,722	48,872	+54%
Utah	15,457	28,115	+82%
Davis	7,871	12,990	+65%
Washington	4,968	9,285	+87%
Weber	5,729	9,270	+62%
Summit	1,778	2,678	+51%
UTAH	84,601	140,612	+66%

Sources: [2014] "Newly Covered by ACA Insurance," Plan Selections by ZIP Code in the Health Insurance Marketplace, Sept. 2014, ASPE, HHS [2015] ASPE 2015 Health Insurance Marketplace Plan Selections by ZIP Code (Nov. 15, 2014 — Feb. 22, 2015)



Affordable Care Act enrollment

Southwest Utah families turned out in large numbers to sign up for the federal insurance marketplace this year, with enrollment nearly doubling from 2014 to 2015.

Washington County: 9,285 enrolled (up 87 percent.)

Iron County: 2,122 enrolled (up 70 percent.)

Kane County: 504 enrolled (up 63 percent.)

Find help with applications and where to go for help at www.takecareutah.org or by calling 211.

Source: Utah Health Policy Project.

