

ACA subsidies not only make health insurance more affordable, but they also protect health reforms that benefit everyone.

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## Why ACA Subsidies Matter in Utah

***This month's Supreme Court decision could affect many Utahns beyond the 86,000 who receive premium subsidies to afford health insurance.***

Before the end of the month the U.S. Supreme Court will decide the case of *King v. Burwell* on the continuation of subsidies in states like Utah with a federal facilitated marketplace (FFM) to purchase health insurance.

These subsidies are a key component of the Affordable Care Act (ACA), the landmark health reform law that also eliminated discrimination based on pre-existing conditions and required all eligible consumers to purchase health insurance or be fined.

Over 86,000 Utahns depend on premium subsidies to remain insured. If the subsidies were discontinued, most would be unable to pay for their insurance and lose their coverage. In addition, the subsidies enable aspects of the health reform law that extend beyond affordability.

“Not only do subsidies help tens of thousands of Utah families stay insured, but they bring many more people in to the insurance marketplace,” explains Jason Stevenson, education and communications director at the Utah Health Policy Project (UHPP). “This wider risk pool enables insurers to stop discriminating against people based on their preexisting health conditions, to offer coverage to young adults under age 26, and to provide free preventive care and other popular reforms. Take away the subsidies, and the entire private insurance marketplace will become more unstable, expensive, and exclusionary.”

While UHPP does not expect the Supreme Court to rule against the subsidies, we are preparing for all contingencies.

As a result, we have made several Utahns available to speak to the media about how the ACA's premium subsidies help them stay insured, healthy, and productive.

Here is a brief summary of their stories:

**Sonja** – *As entrepreneurs with several growing businesses, Sonja*



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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*and her husband depend on subsidies to keep them healthy as they raise their two pre-school aged children*

**Stephanie** – *Although she earns too much to qualify for subsidies, Stephanie says her ACA insurance has provided her with better benefits and services that have saved her money*

**Victor** – *After being uninsured for many years, Victor needed premium subsidies to afford his new insurance plan that covered his treatment for advanced kidney cancer.*

**Jim** – *Being a small business owner and father of two, Jim found it impossible to afford health insurance until the ACA subsidies made it more affordable for his family*

**Jennifer** – *Pre-existing conditions made real health insurance unobtainable for Jennifer prior to the ACA, but now she has an insurance plan “that actually means something” even though she doesn’t qualify for subsidies.*

Please contact UHPP’s **Jason Stevenson** to set up interviews with these and more Utahns who are willing to talk about the importance of ACA subsidies to maintain their health insurance.

In addition, linked below is a PDF enrollment update for Utah, along with an FAQ about **ACA Premium Subsidies in Utah**.

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**DOWNLOAD: 2015 Utah ACA Enrollment Update** ([pdf](#))

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#### **FAQ: ACA Premium Subsidies in Utah**

##### **How do premium subsidies work?**

Subsidies created by the Affordable Care Act (ACA) reduce the cost for monthly premiums for health insurance plans purchased on Utah’s marketplace at [healthcare.gov](#). These subsidies are designed to mimic the employer contributions that decrease the insurance premiums of most people with job-based insurance or public/state insurance plans like PEHP. When a person is shopping for health insurance on the marketplace, the subsidies are automatically subtracted from the total premium cost. For instance, if a person with a \$200 subsidy purchases an insurance plan with a \$430 premium, the person’s monthly premium cost will be reduced to \$230.

##### **Who is eligible to receive subsidies on [healthcare.gov](#)?**

Subsidies are available for eligible Utahns earning between 101% and 400% of the federal poverty level, which translates to between \$23,550 and \$94,200 for a family of four. Because subsidies are based on a sliding scale, families with lower incomes receive a larger subsidy than families who earn more.

##### **How many Utahns depend on ACA subsidies?**

The latest enrollment report [6/2/15] indicates that 67% of Utahns enrolled on [healthcare.gov](#) (86,330 individuals) are receiving premium subsidies to make their health insurance more affordable. Nationally, 85% of enrollees on [healthcare.gov](#) receive premium subsidies.

Note: Previous HHS enrollment reports from March 2015 indicated that 88% of Utahns were receiving premium subsidies. Because of the significant drop in Utah’s subsidy percentage reported between

March and June 2015, UHPP is working with HHS/CMS to ensure that Utah's most recent data is accurate.

**How much is the average ACA subsidy in Utah?**

According to the latest enrollment report [6/2/15], the average monthly subsidy in Utah is \$208. Nationally, the average subsidy amount is \$272 per month.

**When is the Supreme Court decision expected?**

We expect a decision sometime this month and likely on a Monday morning. That's as close as we can predict. The Supreme Court is the sole branch of government that tolerates zero leaks, and we won't know when the case will be decided or the opinion of the court until 10am EDT of the morning it is released. Our best guess is Monday, June 22<sup>nd</sup>. For more information, follow SCOTUS Blog at <http://www.scotusblog.com>. This blog provides the best real-time coverage of court decisions, including summaries in plain English.

**If the Supreme Court decides to stop the subsidies, what will happen next?**

This is another tough answer to predict. The Court could decide to end the subsidies immediately, or allow them to continue for a certain length of time or until the end of the year. We do know that consumers would not need to repay any subsidies they already received. Lawmakers in Washington, DC have floated several replacement plans for the ACA, and many contain a short-term continuation of the subsidies, although either as block grants to states or in lesser amounts. Some replacement plans would reinstate discrimination based on pre-existing health conditions, eliminate free preventive care, and make other ACA reform optional for the states to decide to continue. Lawmakers in Utah could also step in to create a state-based marketplace to replace the federal subsidies, but given the significant cost, time, and political negotiations required to accomplish this task, we don't see it as a feasible option. The most logical origin for a replacement to the ACA subsidies would be Washington, DC.

**Who is signing up for health insurance on healthcare.gov in Utah?**

The latest enrollment report [6/2/15] indicates that 128,220 Utahns had enrolled on healthcare.gov and paid their first three months of premiums in 2015. Utah continues to enroll the highest percentage of children and young adults of any state—indicating that the ACA is being used by Utah families to insure both parents and children. Utah children age 0-18 are signing up for ACA insurance at a rate 275% higher than the national average, and 54% of enrollees on healthcare.gov in Utah are age 0-34, compared to 36% nationally.

**Where do people with ACA insurance live?**

The 128,220 Utahns enrolled in ACA insurance live in all 29 counties of the state. The fastest-growing populous counties for ACA enrollment in 2015 were Washington (+87%), Utah (+82%) and Davis (+65%). The three ZIP codes with the highest ACA enrollment totals are South Jordan (84095), Lehi (84043) and St. George (84790). In 2015, seven out of the top ten ZIP Codes for ACA enrollment are outside of Salt Lake County.

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**About the Utah Health Policy Project (UHPP)**

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

[www.healthpolicyproject.org](http://www.healthpolicyproject.org)

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