

# How to get affordable health insurance now

Guest Columnist Randal Serr | Posted: Thursday, November 26, 2015 9:23 am

Did you know that a 25-year-old in Moab earning \$22,000 a year can get private health insurance that costs \$109 a month with a \$250 deductible? Or that a retired couple still five years away from getting Medicare can purchase insurance with financial assistance that covers 83 percent of their premium costs? Plus, pre-existing conditions can no longer prevent Utahns from getting insured. These aren't fake numbers or examples.

They are the actual premium costs you can find at Utah's health insurance marketplace at [healthcare.gov](http://healthcare.gov). And they represent the actual health insurance plans that tens of thousands of Utahns now have access to – including 1,000 people who already signed up in Grand County.

We are three weeks into an open enrollment period that is the only time when you can purchase health insurance without a qualifying life event like losing your job, moving, or having a baby. Utah's current open enrollment period lasts until Jan. 31, 2016, but you must enroll in health insurance by mid-December if you want your coverage to begin as soon as possible.

Although premium prices went up in 2016, so did the subsidies that make them more affordable.

If you earn more than \$11,770 a year – or \$20,000 for a family of three – you can qualify for monthly subsidies to lower your premium costs. These subsidies mirror the premium assistance that most employers give their workers. In addition, anyone earning under \$30,000 a year – or \$50,000 for a family of three – can qualify for reduced deductibles and co-pays that make health insurance easier to use. And despite the loss of Arches Health Plan, Grand County's marketplace hosts 20 insurance plans, including eight Silver plans, and five Bronze plans.

Furthermore, if you remain uninsured in 2016 and don't fall into Utah's Medicaid coverage gap (i.e., earn less than the poverty level), you will be fined \$695 per adult or 2.5 percent of your income in your 2016 taxes. Why is there a fine? Because most uninsured people can't pay their medical bills if they get sick or have an accident. As a result, a doctor or hospital will write off those charges as bad debt and rely on people with insurance to make up the difference. The fine supports personal responsibility by encouraging people to sign up for insurance, but it also creates "skin in the game" in



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case you need medical care and can't pay your bills.

We know that health insurance isn't the easiest thing to figure out. That's why Take Care Utah was created to help people understand their new options. We aren't an insurance company and we don't sell anything. We just make health insurance easier. Our network of more than 100 trained enrollment specialists is based in clinics, hospitals, brokerages and nonprofits across the state, including two locations in Moab, and one in Green River.

No matter where you live in Utah, you can find nearby assistance by going to [www.takecareutah.org](http://www.takecareutah.org) and entering your ZIP code, or calling 2-1-1. All services are provided free of charge.

So what are you waiting for? Great private insurance is available in Moab. The subsidies make it affordable. No can be denied coverage because of being sick. And Take Care Utah can help you sign up. The time to get covered is now!