

Federal health insurance marketplace enrollment deadline looms

By Wendy Leonard

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SALT LAKE CITY — With about two days to go before open enrollment to the federal insurance marketplace closes, more Utahns are opting for coverage there.

To begin coverage Jan. 1, consumers must have enrolled in a plan by Dec. 15, according to Jason Stevenson, education and communications director for the [Utah Health Policy Project](#), which is helping people enroll in health care statewide. Enrollment at healthcare.gov is open until Jan. 31, though, if a person enrolls after Dec. 15 but before Jan. 15, coverage will begin Feb. 1; and if a person waits until late January to enroll, coverage won't begin until March 1. Individuals can be without coverage for 60 days without a penalty. After that, steep fines will be collected on a per person basis.

About 53,900 Utahns have enrolled so far this year, topping the nearly 50,000 who participated in the federal marketplace last year.

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Stevenson said the uptick is likely due to the increasing fine, which will be imposed on anyone who doesn't have coverage — excluding those in the coverage gap, who are making too much to qualify for Medicaid and too little to get tax incentives or subsidies from the government.

But the number of uninsured Utahns, he said, isn't changing much.

"We're finding that in Utah, the Affordable Care Act helps people who had insurance before, but were spending a lot on it," Stevenson said. "With more affordable options, they can invest money in other things like saving for their child's education or buying a house. In Utah, that's who it has helped a lot. But we're still not helping a lot of people who really need it."

Medicaid expansion has helped other states cut down their numbers of uninsured, whereas Utah leaders have yet to make a decision on the matter.

Another driver for federal marketplace enrollment in Utah has been the shutdown of one and discontinuance of two other local plans previously offered to consumers. There are still a number of options for consumers, including at least 70 plans from four providers in Salt Lake County.

For help navigating the enrollment process, visit takecareutah.gov or call United Way at 211. Information can also be found on the federal website, healthcare.gov, which has seen millions of visitors in the past week.

About 77 percent of Utah enrollees can find plans for a monthly cost of \$75 or less in premiums, after tax credits are applied, according to the United States Department of Health and Human Services, which released new information on the enrollment progress on Wednesday. It reports that 8 in 10 Americans qualify for some financial benefit to help pay for their health care coverage.

In rural areas of the state, however, there remains only one option for coverage after officials shuttered the doors at Arches. The shutdown leaves about 35,000 Utahns without coverage at year's end.

"Everyone with those plans needs to re-enroll and select another plan," Stevenson said, adding that "shopping around" can provide better deals and/or coverage for other enrollees, as well.

Take Care Utah, which offers enrollment help statewide, has beefed up its resources in southern Utah, where many Arches customers live. It also shifts help to offices where it is needed throughout the state, to accommodate surges in activity.

The penalty for not having health insurance will increase to \$695 per adult in the coming year, \$347.50 per child, or 2.5 percent of income after negotiating the filing threshold.

It's a maximum of \$2,085 for a family. It was about half that this year, increasing since 2014, when the rule was instigated.

The fine is waived for people who fall into the coverage gap.

"Having health insurance is the law," Kevin Counihan, CEO of marketplaces for the federal Centers for Medicare and Medicaid Services, said during a press call on Wednesday. He said people often wait to the last minute to enroll, with more than half of all enrollment taking place in the final two weeks last year, but "beating the rush" would be a good idea.

"We believe all families deserve the peace of mind and financial security that comes with access to quality and affordable health care coverage," Counihan said. "Many are surprised to learn just how affordable health care coverage is."

In years past, the federal government has permitted a special enrollment period during tax time in the spring, however, that is not planned for 2016.

"A lot of people have paid the fine and gone uninsured, but now that the fine is going up, they need to act," Stevenson said.

Open enrollment for 2016 health coverage through healthcare.gov began Nov. 1 and runs through Jan. 31, 2016, though to avoid a gap in coverage, people must enroll by Dec. 15.

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