

# Rising penalties drive Utahns to sign up for health care, but concerns grow

By Daphne Chen, Deseret News  
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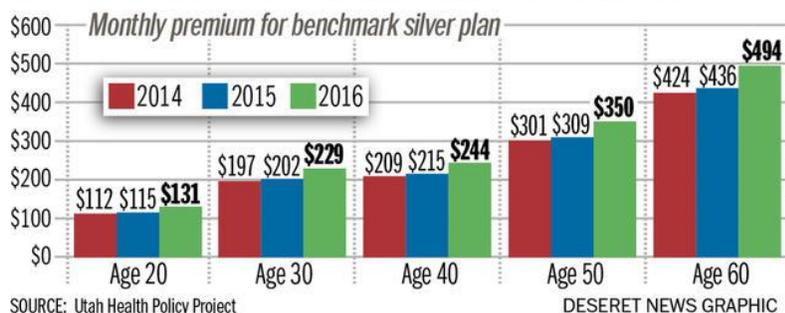
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## Concerns grow about health reform

**MORE UTAHNS ARE SIGNING UP FOR HEALTH INSURANCE UNDER THE AFFORDABLE CARE ACT THAN EVER BEFORE ...**



**... BUT THEY'RE ALSO CONCERNED ABOUT INSURERS QUITTING THE MARKETPLACE AND PREMIUMS RISING YEAR AFTER YEAR.**



OGDEN — There was a 23-year-old college student. A self-employed landscaper. A young couple that spoke Spanish, an infant in tow.

They all showed up at the Marshall White Community Center on a recent day to figure out what to do about their health insurance.

"I'm gonna graduate soon, so I gotta think about this stuff," explained Maria Huerta, a 23-year-old Weber State University senior who arrived on a rainy afternoon in a puffy jacket, her purse strung across her backpack.

After aging out of the Children's Health Insurance Program (CHIP), Huerta hasn't had health insurance for the past few years. Now, with penalties rising, her mom and sister urged her to sign up.

More Utahns than ever before are getting health coverage under President Barack Obama's health care law. But with costs rising and talk of more insurers dropping out, experts say this open enrollment period is the most critical one yet — and will spell out either success or

failure for the health care law.

"It is hanging in the balance right now," said Dan Schuyler, a senior director with health care consulting firm Leavitt Partners, founded by former Utah Gov. Mike Leavitt.

As soon as enrollment closes on Jan. 31, Schuyler will begin waiting for the numbers to trickle in. He's looking for answers to questions like: Did more healthy people sign up than sick people? Are issuers leaving the marketplace? Did premiums go down?

People like Lisa Bingham, an independent insurance broker from Roy, are also watching closely.

Bingham's been doing this for eight years, and she said it's hard to underestimate how much the Affordable Care Act has changed the industry. "It was almost like we had to relearn (everything)," she said.

She's concerned by the trends she's seen, including the exit of three insurers from the Utah market last year. Bingham has also watched, with growing alarm, as her own premiums rose the past two years. "I truly believe everyone deserves affordable health care," she said. "But as far as the subsidies go, I don't know how long that's sustainable."

Brokers and navigators like Bingham are the public face of the complex piece of legislation that triggered about [8.8 million Americans to gain insurance](#) in 2014.

The people signing up for health coverage this year tend to be savvier than in previous years, said Heidi Castaneda, a sales director at SelectHealth. But she said there are still plenty who remain confused about what they're signing up for.

"You still hear people say stuff like, 'This plan has Obamacare and this doesn't,'" said Castaneda.

After spending more than 15 years without health insurance, 44-year-old Jonathan Saunders, of Ogden, decided to go to the free SelectHealth event last Saturday after receiving a flier in the mail.

Head propped in his hands, the self-employed landscaper listened to an insurance broker explain his out-of-pocket maximum, advance premium tax credits as well as how he should estimate his income — which averages about \$13,000 a year, but fluctuates often.

"That's a lot to digest in 10 minutes right there, huh?" the broker said.

"Yeah, it is," Saunders said, staring at the computer screen.

He eventually left after signing up for a silver level plan that costs \$28.54 per month, after subsidies, which he said he was "really pleased with."

"Everybody gets sick," Saunders said. "That's why you have insurance, it's for accidents."



Jason Stevenson, the education and communications director at the Utah Health Policy Project, said most signs are still positive.

This enrollment period, Utah has seen higher-than-expected growth driven primarily by middle-class communities like Lehi, Orem and Provo.

Rising penalties — \$695 per adult and half that per child if you remain uninsured in 2016 — are getting people in the door, Stevenson said.

But he acknowledged some concerns, including rising costs and fewer choices for

Utahns.

"2016 is definitely a bump in the road," he said.

The number of insurers in the marketplace fell from six to four this year after Arches, Bridgespan and Altius dropped out and the University of Utah joined.

The number of available health insurance plans also dropped. In Salt Lake County, residents went from 101 available plans to 74. In Washington County, the number of plans dropped from 73 to 40 — all with SelectHealth.

Meanwhile, premiums have increased an average of 13 percent from last year, according to Stevenson. But he expects to see the market self-correct once more healthy people sign up for coverage.

"What we saw was a spike because of pent-up demand, and that's going to diminish as people on health care get the preventive care they need," Stevenson said.

He also expects other insurers to move in aggressively to replace those that left. According to him, Molina is trying to move next year into the rural counties that Arches once dominated.

"That's kind of the free market aspect of the Affordable Care Act, is that there are customers out there and companies that are smart are going to be able to pick them up," Stevenson said.

Schuyler said there are some small signs that more healthy people are signing up for coverage, which would help turn the tide of rising costs. But it may take two to five years until consumers see that reflected in terms of lower premiums, he said.

That means it'll be a while until "we can wipe our brow and go, 'OK, things are stabilizing, things are getting better,'" Schuyler said.

"We've got some gray clouds overhead, if you will," he added. "It's a concern."

#### **Free enrollment events**

- SelectHealth open enrollment event on Friday, Jan. 29, from 2-6 p.m., SelectHealth Building (Auditorium A and B), 5381 S. Green St., Murray
- Take Care Utah last-minute enrollment event, Saturday, Jan. 30, from 9 a.m.-5 p.m., Refugee Training and Education Center (Salt Lake Community College Meadowbrook Campus), 250 W. 3900 South, Millcreek
- SelectHealth open enrollment event on Saturday, Jan. 30, from 9 a.m.-3 p.m., SelectHealth Building (Auditorium A and B), 5381 S. Green St., Murray

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