

## UHPP preparing for Obamacare enrollment deadline



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Utahns who still haven't signed up for a health insurance plan will have an opportunity to learn what they qualify for this Saturday.

Open enrollment for the Affordable Car Act ends on Jan. 31, meaning any adult without insurance could receive an increased fine.

To educate Southern Utah residents on finding the right plan, Take Care Utah has teamed up with the Southern Utah Pacific Islander Coalition to host a St. George Family Festival and Health Event on Jan. 9 from 11 a.m. to 2 p.m at the Washington City Community Center Reception Center, 350 N. Community Center Drive.

The free event will give families access to ACA experts to answer questions about the different plans offered, Medicaid or CHIP plans for children and see if they qualify for financial assistance.

"Washington County is one of the fastest growing counties in the state for ACA enrollment," said Jason Stevenson, Utah Health Policy Project education and communications director. "We know demand is there for ACA and we know the demand is there as people have to switch plans in the new year."

Many Washington County residents will have to switch insurance for 2016 as Arches Health Plan is no longer being offered.

Stevenson said residents who were with Arches will have an extended deadline of March 1 to sign up with another plan. However, Stevenson recommends not waiting until then and finding a new plan early.

Utah residents should also note the fine that will be enforced by the IRS if any adult does not have health insurance coverage for 2016. The fine for not being insured is \$695 per adult or 2.5 percent of the family's income, whichever is higher, according to Take Care Utah Director Randal Serr.

The amount is a considerable increase from the \$95 per adult that was enforced when the ACA was first implemented, Serr said.

Stevenson said a previous study showed the average family would receive a fine of about \$995 based on this criteria.

Serr said while people have had concerns about rates going up, they need to take into consideration that subsidies are also going up.

“The average Utahn gets about 65 percent of their premium subsidized, which is pretty good,” Stevenson said. “That’s really comparable to employer-based insurance, which often subsidizes the premiums employees have.”

Stevenson noted that Utah has one of the highest rates of uninsured children in the country.

According to Serr, there are about 5,000 children, 17 and under, within the Washington County area that aren’t insured. He said families need to be aware of how they can find the right insurance plan, whether that is through Saturday’s event, visiting [takecareutah.org](http://takecareutah.org) or by calling 211.

“The reason we’re throwing this event is because there has been little done in the St. George area as far as outreach goes,” Serr said. “There’s a lot of people in St. George who simply don’t know what their options are and don’t know where to get started.”

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