ACA Enrollment Update for Utah

A Policy Memo for Utah Media
Utah’s ACA sign-ups exceeded 175,000 in 2016
Utah and Washington counties continue to lead ACA sign-ups in Utah

<table>
<thead>
<tr>
<th>County</th>
<th>Open Enrollment #3 (1/9/16)</th>
<th>% change since Open Enrollment #2 (2/22/15)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salt Lake</td>
<td>52,360</td>
<td>7.10%</td>
</tr>
<tr>
<td>Utah</td>
<td>32,987</td>
<td>17.30%</td>
</tr>
<tr>
<td>Davis</td>
<td>14,263</td>
<td>9.80%</td>
</tr>
<tr>
<td>Weber</td>
<td>9,753</td>
<td>5.20%</td>
</tr>
<tr>
<td>Washington</td>
<td>10,437</td>
<td>12.40%</td>
</tr>
<tr>
<td>Cache</td>
<td>5,672</td>
<td>8.00%</td>
</tr>
<tr>
<td>Tooele</td>
<td>2,086</td>
<td>4.40%</td>
</tr>
<tr>
<td>Box Elder</td>
<td>2,023</td>
<td>9.40%</td>
</tr>
<tr>
<td>Iron</td>
<td>2,380</td>
<td>12.20%</td>
</tr>
<tr>
<td>Summit</td>
<td>3,034</td>
<td>13.30%</td>
</tr>
<tr>
<td>Uintah</td>
<td>1,039</td>
<td>7.10%</td>
</tr>
<tr>
<td>Sanpete</td>
<td>1,272</td>
<td>7.40%</td>
</tr>
<tr>
<td>Wasatch</td>
<td>2,118</td>
<td>5.70%</td>
</tr>
<tr>
<td>Carbon</td>
<td>638</td>
<td>-2.60%</td>
</tr>
<tr>
<td>Grand</td>
<td>904</td>
<td>-12.10%</td>
</tr>
</tbody>
</table>

In 2016, 13 of Utah’s top 20 ZIP codes for ACA enrollment were outside of Salt Lake County.

<table>
<thead>
<tr>
<th>RANK</th>
<th>CITY</th>
<th>SELECTIONS</th>
<th>% INCREASE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lehi (84043)</td>
<td>3,501</td>
<td>19%</td>
</tr>
<tr>
<td>2</td>
<td>South Jordan (84095)</td>
<td>3,346</td>
<td>12%</td>
</tr>
<tr>
<td>3</td>
<td>American Fork (84003)</td>
<td>2,948</td>
<td>17%</td>
</tr>
<tr>
<td>4</td>
<td>Pleasant Grove (84062)</td>
<td>2,931</td>
<td>20%</td>
</tr>
<tr>
<td>5</td>
<td>St. George (84790)</td>
<td>2,829</td>
<td>10%</td>
</tr>
<tr>
<td>6</td>
<td>St. George (84770)</td>
<td>2,742</td>
<td>11%</td>
</tr>
<tr>
<td>7</td>
<td>Draper (84020)</td>
<td>2,624</td>
<td>13%</td>
</tr>
<tr>
<td>8</td>
<td>Bountiful (84010)</td>
<td>2,455</td>
<td>5%</td>
</tr>
<tr>
<td>9</td>
<td>Spanish Fork (84660)</td>
<td>2,377</td>
<td>24%</td>
</tr>
<tr>
<td>10</td>
<td>West Valley City (84119)</td>
<td>2,368</td>
<td>3%</td>
</tr>
<tr>
<td>11</td>
<td>West Valley City (84120)</td>
<td>2,345</td>
<td>13%</td>
</tr>
<tr>
<td>12</td>
<td>Provo (84604)</td>
<td>2,289</td>
<td>22%</td>
</tr>
<tr>
<td>13</td>
<td>Herriman (84096)</td>
<td>2,276</td>
<td>20%</td>
</tr>
<tr>
<td>14</td>
<td>Clearfield (84015)</td>
<td>2,258</td>
<td>3%</td>
</tr>
<tr>
<td>15</td>
<td>Riverton (84065)</td>
<td>2,255</td>
<td>23%</td>
</tr>
<tr>
<td>16</td>
<td>Cottonwood Heights (84121)</td>
<td>2,254</td>
<td>6%</td>
</tr>
<tr>
<td>17</td>
<td>Orem (84058)</td>
<td>2,196</td>
<td>24%</td>
</tr>
<tr>
<td>18</td>
<td>Orem (84057)</td>
<td>2,193</td>
<td>16%</td>
</tr>
<tr>
<td>19</td>
<td>Ogden (84404)</td>
<td>2,189</td>
<td>1%</td>
</tr>
<tr>
<td>20</td>
<td>Layton (84041)</td>
<td>2,110</td>
<td>12%</td>
</tr>
</tbody>
</table>

Utah children are enrolling in ACA insurance at 2.67x the national average.
Premium subsidies make health insurance more affordable for many Utahns

Impact of subsidies on actual consumer costs

- Consumer Cost: $189
- Subsidy Amount: $87

ACA enrollment by % poverty level

- Under 100%: 1%
- 100% to 150%: 33%
- 150% to 200%: 25%
- 200% to 250%: 21%
- 250% to 400%: 18%

Source: Health Insurance Marketplaces 2016; Average Premiums After Advanced Premium Tax Credits in the 38 States Using the Healthcare.gov Eligibility and Enrollment Platform; Nov. 1-Dec. 26, 2015; Released 1/21/16

Source: “State-Level Data From the ASPE January Health Insurance Marketplace Enrollment Report For The 2016 Open Enrollment Period; For the period: November 1, 2015 - December 26, 2015.”
85% of Utahns enrolling on healthcare.gov received a premium subsidy

Source: Health Insurance Marketplaces 2016; Average Premiums After Advanced Premium Tax Credits in the 38 States Using the Healthcare.gov Eligibility and Enrollment Platform; Nov. 1-Dec. 26, 2015; Released 1/21/16
Half of existing ACA consumers switched health plans in 2016.

**Origin of all consumers**
- Newly enrolled: 30%
- Re-enrolled: 70%

**Plan selection by re-enrolled consumers**
- Switched plan: 49%
- Same plan: 51%

Source: "State-Level Data From the ASPE January Health Insurance Marketplace Enrollment Report For The 2016 Open Enrollment Period; For the period: November 1, 2015 - December 26, 2015."
### 2014-16 Individual Marketplace Comparison

<table>
<thead>
<tr>
<th>Year</th>
<th>Plans</th>
<th>Altius Health Plans</th>
<th>Arches</th>
<th>BridgeSpan</th>
<th>Humana</th>
<th>Molina Healthcare</th>
<th>Select Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>91 Plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td>101 Plans</td>
<td>Altius Health Plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>74 Plans</td>
<td>Humana (6)</td>
<td>Molina Healthcare (3)</td>
<td>Select Health (60)</td>
<td>University of Utah (5)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Platinum</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
<th>Catastrophic</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>1 plan</td>
<td>24 plans</td>
<td>34 plans</td>
<td>26 plans</td>
<td>6 plans</td>
</tr>
<tr>
<td>2015</td>
<td>0 plans</td>
<td>27 plans</td>
<td>40 plans</td>
<td>29 plans</td>
<td>5 plans</td>
</tr>
<tr>
<td>2016</td>
<td>2 plans</td>
<td>21 plans</td>
<td>27 plans</td>
<td>19 plans</td>
<td>5 plans</td>
</tr>
</tbody>
</table>

Sources:
What are the penalties for remaining uninsured in 2016?

The Affordable Care Act
Penalties for Not Enrolling in Health Plan

2014
- $95/adult
- $47.50/child (1% income)

2015
- $325/adult
- $162.50/child (2% income)

2016
- $695/adult
- $347.50/child (2.5% income)

Max per family
- 2014: $285
- 2015: $975
- 2016: $2,085

We Are Here

[Chart] Kaiser Family Foundation
The Hernandez Family

Income: $26,000
Residence: Salt Lake City, Utah
Ages:
  Dad: 33
  Mom: 29
  Kids: 11, 7

Annual income: $26,000
% of poverty level: 109%

Monthly premium: $458
Subsidy pays: $410 per month
The Hernandez’s pay: $48 per month

Benchmark Silver Plan

Deductible: $1000
Out-of-pocket maximum: $1,500

Primary doctor: $5
Specialist doctor: $15
Emergency room care: $150
Generic drugs: $6

2016 rate change: + $4/month

Source: https://www.healthcare.gov/see-plans/; Image source: Moodboard
The Shumways
Income: $44,000
Residence: American Fork, UT
Ages:
  Dad: 24
  Mom: 23
  Kid: Newborn

Annual income: $44,000
% of poverty level: 222%

Monthly premium: $537
Subsidy pays: $274 per month
The Shumways pay: $262 per month

2016 rate change: +$1/month

Plan Details
Deductible: $2,300
Out-of-pocket maximum: $10,900

Primary doctor: $35
Specialist doctor: $60
Emergency room care: $500
Generic drugs: $10

Source: https://www.healthcare.gov/see-plans/
Mr. and Mrs. Smith  
Income: $42,000  
Residence: Santa Clara, Utah  
Ages: 60, 62

<table>
<thead>
<tr>
<th>Annual income:</th>
<th>$42,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of poverty level:</td>
<td>267%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly premium:</th>
<th>$1,188</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy pays:</td>
<td>$865 per month</td>
</tr>
<tr>
<td>The Smiths pay:</td>
<td>$323 per month</td>
</tr>
</tbody>
</table>

**Benchmark Silver Plan**

| Deductible: | $2,500 |
| Out-of-pocket maximum: | $13,700 |

| Primary doctor: | $35 |
| Specialist doctor: | $60 |
| Emergency room care: | $600 |
| Generic drugs: | $10 |

2016 rate change: + $13/month

Source: https://www.healthcare.gov/see-plans/; Image source: Moodboard
Who lives in the Coverage Gap?

The Smith Family
Income: $21,000
Residence: Orem, Utah
Ages:
  Dad: 35
  Mom: 33
  Child: 7
  Child: 11

Annual income: $21,000
% of poverty level: 89%
Expected contribution: 100%

Monthly premium (for 2): $482
The Smith’s pay: $482
Subsidy pays $0

The Smith’s healthcare costs would be 27% of their total income

Source: https://www.healthcare.gov/see-plans/; Image source: TVZ Design
Open Enrollment ended January 31st

2016
Open Enrollment
JANUARY 1

Special Enrollment
FEBRUARY 1
OCTOBER 31

Open Enrollment
NOVEMBER 1

2017
Open Enrollment
JANUARY 1

Special Enrollment
FEBRUARY 1
OCTOBER 31

Open Enrollment
NOVEMBER 1

Next Open Enrollment: Nov. 1, 2016 -- Jan. 31, 2017
After January 31st, you can’t sign up for health insurance unless you have one of these “qualifying life events…”

- Graduate from college
- Get married
- Turn 26 years old
- Start a new job
- Have or adopt a baby
- Lose health insurance
- Move (even within Utah)
- Change immigration status
- Get divorced

Each of these events triggers a 60-day window to enroll on healthcare.gov
TCU’s trained counselors are ready to help you understand your new options to find affordable health care coverage today.