Key Terms

ACA or Obamacare

Insurance

Private insurance plans sold on healthcare.gov with monthly premiums subsidized for some people.
The new health insurance calendar

2016
- Open Enrollment
  - JANUARY 1
- Special Enrollment
  - FEBRUARY 1
- Open Enrollment
  - NOVEMBER 1

2017
- Open Enrollment
  - JANUARY 1
- Special Enrollment
  - FEBRUARY 1
- Open Enrollment
  - NOVEMBER 1

Next Open Enrollment: Nov. 1, 2016 -- Jan. 31, 2017
Utah’s ACA sign-ups exceeded 175,000 in 2016

Nationally, 20 million Americans have gained health insurance due to the ACA and Medicaid Expansion—causing the uninsured rate to fall to record lows.

Source: The Office of the Assistant Secretary for Planning and Evaluation's (ASPE) analysis of the Gallup-Healthways Well-Being Index survey data through February 22, 2016.
Utah’s uninsured rate is decreasing...
...but the most recent data indicates a slowdown

Sources: Census SAHIE: https://www.census.gov/library/publications/2015/demo/P60-253.html
## 2014-16 Individual Marketplace Comparison

<table>
<thead>
<tr>
<th></th>
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<tr>
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<td>Altius Health Plans</td>
<td>Humana (6)</td>
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<td>Arches</td>
<td>Arches</td>
<td>Molina Healthcare</td>
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<td>BridgeSpan</td>
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<tr>
<td></td>
<td>Humana</td>
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<td>University of Utah (5)</td>
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<td>Molina Healthcare</td>
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<td></td>
<td>Select Health</td>
<td>Select Health</td>
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<tr>
<td></td>
<td>26 plans</td>
<td>29 plans</td>
<td>19 plans</td>
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<td></td>
<td>34 plans</td>
<td>40 plans</td>
<td>27 plans</td>
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<td></td>
<td>24 plans</td>
<td>27 plans</td>
<td>21 plans</td>
</tr>
<tr>
<td></td>
<td>1 plan</td>
<td>0 plans</td>
<td>2 plans</td>
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<td></td>
<td>6 plans</td>
<td>5 plans</td>
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### Plans by Metal Level

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<td>Platinum</td>
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<td>0 plans</td>
<td>2 plans</td>
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<td>Gold</td>
<td>24 plans</td>
<td>27 plans</td>
<td>21 plans</td>
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<tr>
<td>Silver</td>
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<td>40 plans</td>
<td>27 plans</td>
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<tr>
<td>Bronze</td>
<td>26 plans</td>
<td>29 plans</td>
<td>19 plans</td>
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<tr>
<td>Catastrophic</td>
<td>6 plans</td>
<td>5 plans</td>
<td>5 plans</td>
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</tbody>
</table>

### Sources
Who is eligible for premium subsidies?

Income as % of the Federal Poverty Level (FPL)

0% 100% 101% 400%

NO YES

53,000 Utahns in the Gap
Sliding-scale subsidies make insurance more affordable

If your income/family size is on this chart, you qualify for a subsidy

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>133%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
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<tbody>
<tr>
<td>1</td>
<td>$11,770</td>
<td>$15,654</td>
<td>$17,655</td>
<td>$23,540</td>
<td>$29,425</td>
<td>$35,310</td>
<td>$47,080</td>
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<td>2</td>
<td>15,930</td>
<td>21,187</td>
<td>23,895</td>
<td>31,860</td>
<td>39,825</td>
<td>47,790</td>
<td>63,720</td>
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<td>3</td>
<td>20,090</td>
<td>26,720</td>
<td>30,135</td>
<td>40,180</td>
<td>50,225</td>
<td>60,270</td>
<td>80,360</td>
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<tr>
<td>4</td>
<td>24,250</td>
<td>32,253</td>
<td>36,375</td>
<td>48,500</td>
<td>60,625</td>
<td>72,750</td>
<td>97,000</td>
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<tr>
<td>5</td>
<td>28,410</td>
<td>37,785</td>
<td>42,615</td>
<td>56,820</td>
<td>71,025</td>
<td>85,230</td>
<td>113,640</td>
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<tr>
<td>6</td>
<td>32,570</td>
<td>43,318</td>
<td>48,855</td>
<td>65,140</td>
<td>81,425</td>
<td>97,710</td>
<td>130,280</td>
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<tr>
<td>7</td>
<td>36,730</td>
<td>48,851</td>
<td>55,095</td>
<td>73,460</td>
<td>91,825</td>
<td>110,190</td>
<td>146,920</td>
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<td>8</td>
<td>40,890</td>
<td>54,384</td>
<td>61,335</td>
<td>81,780</td>
<td>102,225</td>
<td>122,670</td>
<td>163,560</td>
</tr>
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</table>

For 2016, a family of four can earn $97,000 a year and receive a premium subsidy

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

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

Benchmark Silver Plan

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

Annual income: $42,000
% of poverty level: 267%

Monthly premium: $1,188
Subsidy pays: $865 per month
The Smiths pay: $323 per month

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

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

Source: https://www.healthcare.gov/see-plans/; Image source: Moodboard
The Simonsen Family
Income: $135,000
Residence: Alpine, Utah
Ages:
  Dad: 35
  Mom: 44
  Kids: 11, 7

Annual income: $135,000
% of poverty level: 555%

Monthly premium: $757
Subsidy pays: $0 per month
The Simonsen’s pay: $757 per month

Benchmark Silver Plan

<table>
<thead>
<tr>
<th>Plan Details</th>
<th>Deductible: $2,500</th>
<th>Out-of-pocket maximum: $13,700</th>
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<tbody>
<tr>
<td>Primary doctor</td>
<td>$35</td>
<td></td>
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<tr>
<td>Specialist doctor</td>
<td>$60</td>
<td></td>
</tr>
<tr>
<td>Emergency room care</td>
<td>$600</td>
<td></td>
</tr>
<tr>
<td>Generic drugs</td>
<td>$10</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lehi (84043)</td>
<td>2,944</td>
<td>3,827</td>
<td>30.0%</td>
</tr>
<tr>
<td>2</td>
<td>South Jordan (84095)</td>
<td>2,988</td>
<td>3,669</td>
<td>22.8%</td>
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<tr>
<td>3</td>
<td>American Fork (84003)</td>
<td>2,518</td>
<td>3,291</td>
<td>30.7%</td>
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<tr>
<td>4</td>
<td>Pleasant Grove (84062)</td>
<td>2,439</td>
<td>3,253</td>
<td>33.4%</td>
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<tr>
<td>5</td>
<td>St. George (84790)</td>
<td>2,564</td>
<td>3,208</td>
<td>25.1%</td>
</tr>
<tr>
<td>6</td>
<td>St. George (84770)</td>
<td>2,477</td>
<td>3,112</td>
<td>25.6%</td>
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<tr>
<td>7</td>
<td>Draper (84020)</td>
<td>2,321</td>
<td>2,936</td>
<td>26.5%</td>
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<tr>
<td>8</td>
<td>West Valley City (84119)</td>
<td>2,308</td>
<td>2,901</td>
<td>25.7%</td>
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<tr>
<td>9</td>
<td>West Valley City (84120)</td>
<td>2,075</td>
<td>2,842</td>
<td>37.0%</td>
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<tr>
<td>10</td>
<td>Bountiful (84010)</td>
<td>2,340</td>
<td>2,745</td>
<td>17.3%</td>
</tr>
<tr>
<td>11</td>
<td>Spanish Fork (84660)</td>
<td>1,910</td>
<td>2,698</td>
<td>41.3%</td>
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<tr>
<td>12</td>
<td>Ogden (84404)</td>
<td>2,171</td>
<td>2,646</td>
<td>21.9%</td>
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<tr>
<td>13</td>
<td>Clearfield (84015)</td>
<td>2,190</td>
<td>2,625</td>
<td>19.9%</td>
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<tr>
<td>14</td>
<td>Provo (84604)</td>
<td>1,882</td>
<td>2,604</td>
<td>38.4%</td>
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<tr>
<td>15</td>
<td>Orem (84057)</td>
<td>1,885</td>
<td>2,574</td>
<td>36.6%</td>
</tr>
<tr>
<td>16</td>
<td>Cottonwood Heights (84121)</td>
<td>2,130</td>
<td>2,530</td>
<td>18.8%</td>
</tr>
</tbody>
</table>

ACA enrollment increased by double-digits in most Utah counties

<table>
<thead>
<tr>
<th>County</th>
<th>Enrollment (2015)</th>
<th>Enrollment (2016)</th>
<th>% Change: 2015-16</th>
<th>Enrollment as % of Age 0-64 Pop.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salt Lake</td>
<td>48,872</td>
<td>65,068</td>
<td>33.1%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Utah</td>
<td>28,115</td>
<td>37,422</td>
<td>33.1%</td>
<td>7.2%</td>
</tr>
<tr>
<td>Davis</td>
<td>12,990</td>
<td>16,431</td>
<td>26.5%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Washington</td>
<td>9,285</td>
<td>12,046</td>
<td>29.7%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Weber</td>
<td>9,270</td>
<td>11,135</td>
<td>20.1%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Cache</td>
<td>5,250</td>
<td>7,321</td>
<td>39.4%</td>
<td>6.8%</td>
</tr>
<tr>
<td>Summit</td>
<td>2,678</td>
<td>3,434</td>
<td>28.2%</td>
<td>9.7%</td>
</tr>
<tr>
<td>Iron</td>
<td>2,122</td>
<td>2,895</td>
<td>36.4%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Box Elder</td>
<td>1,849</td>
<td>2,648</td>
<td>43.2%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Tooele</td>
<td>1,999</td>
<td>2,613</td>
<td>30.7%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Wasatch</td>
<td>2,003</td>
<td>2,512</td>
<td>25.4%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Uintah</td>
<td>970</td>
<td>1,611</td>
<td>66.1%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Sanpete</td>
<td>1,184</td>
<td>1,564</td>
<td>32.1%</td>
<td>6.3%</td>
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<tr>
<td>Grand</td>
<td>1,028</td>
<td>1,021</td>
<td>-0.7%</td>
<td>12.9%</td>
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<td>Carbon</td>
<td>655</td>
<td>930</td>
<td>42.0%</td>
<td>5.3%</td>
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<td>Kane</td>
<td>504</td>
<td>563</td>
<td>11.7%</td>
<td>9.9%</td>
</tr>
</tbody>
</table>

Over half of Utah’s ACA enrollment is under age 34

Source: Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016; Released: March 11, 2016
https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report
17% of Utahns enrolling on healthcare.gov describe themselves as racial minorities.
15% of Utahns enrolling on healthcare.gov live in rural ZIP codes.

Source: Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016 https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report; Released: March 11, 2016
Most Utahns choose Silver-level plans that offer a balance between premiums and cost-sharing.
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
Premium subsidies make health insurance more affordable in Utah

Impact of subsidies on Utah consumer costs

Average UT Monthly Premium: $271

- Consumer Cost: $84 (31%)
- Subsidy Amount: $187 (69%)

ACA enrollment in Utah by % poverty level

- Under 100%: 2%
- 100% to 150%: 34%
- 150% to 200%: 25%
- 200% to 250%: 21%
- 250% to 400%: 16%

Source: Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016 https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report ; Released: March 11, 2016
In 2016, the average monthly per-person premium subsidy in Utah is **$187/month**.

**Source:** Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016

Over half of re-enrolling ACA consumers in Utah switched health plans in 2016

Origin of all Utah consumers

- Newly enrolled: 42%
- Re-enrolled: 58%

Plan selection by all Utah re-enrolled consumers

- Switched plan: 44%
- Same plan: 56%

Source: Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016
71% of “Active” re-enrolled consumers in Utah switched plans in 2016

Plan selection by all Utah “Active” re-enrolled

- Switched plan: 70.8%
- Same plan: 29.2%

Plan selection by all Healthcare.gov “Active” re-enrolled

- Switched plan: 61.0%
- Same plan: 39.0%

Source: Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; For the period: November 1, 2015 – February 1, 2016 https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report; Released: March 11, 2016
Got Questions?

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