Humana is out of the Utah exchange at the end of the year.

That cuts the number of providers in half, to three from when it first opened in 2014.

"I think it is a sign of trouble, and it's one that is being reflected nationally as well," said Representative, Jim Dunnigan.

Humana is just one of the big, national providers pulling out of exchanges across the country.

"Aetna is retracting, United Healthcare is retracting and Humana is retracting, so they are losing money," said Dunnigan.

Dunnigan, a health insurance broker says this uncertainty is what made him skeptical of the controversial law from the beginning.

"Come January we'll have three carriers to choose from and only one in much of rural Utah. So, Obamacare said we'd have more choice, you can keep your doctor, there's many other things that have just not panned out," said Dunnigan.

Advocates admit they would like to see more competition in the exchanges, but say the system is serving a significant purpose.

"The cost part of the Affordable Care Act was something that was going to be addressed after coverage was expanded. The idea was to get as many people, especially people who had been shut out of health insurance, get them into the marketplace and get them insured," said Jason Stevenson with Utah Health Policy Project.

Stevenson says insurance companies are now figuring out how to correctly price their plans.

"Those premium prices are getting back to where they are sustainable for the insurance companies. Which means the insurance companies that are here today are probably going to be here for the future and we're also seeing enrollment continuing to grow," said Stevenson.
Dunnigan says as premiums climb and enrollment grows it leaves the burden on others.

"Those carriers that are staying in the marketplace, their premiums are going up and the federal government pays much of that subsidy, so that means more tax payer dollars are going to go in to paying those higher costs," said Dunnigan.

Anyone on a Humana plan in Utah will be good through the end of the year.

Select Health, Molina and University of Utah Healthcare will remain on the Utah exchange.

Combined they offer about 50 plans.

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