

Humana leaving Utah health insurance marketplace

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Humana will not be an option for Utahns shopping for next year's health insurance on the individual marketplace, but experts say they aren't too concerned about the loss.

"Humana is not a big player," said Jason Stevenson, Utah Health Policy Project's education and communications director. "They didn't really do the marketplace very well."

The Utah Insurance Department confirmed the company's departure Thursday. This leaves Utahn with three carriers on the exchange next year: SelectHealth, University of Utah and Molina.

Humana's exit follows the collapse of Arches Health Plans last year. Utah providers still are waiting for about \$32 million in outstanding claims, said Steve Gooch, department spokesman.

The Affordable Care Act created online insurance marketplaces that allow consumers to find the best plan to fit their needs by comparing prices and networks. They also can qualify for federal tax credits that reduce the overall cost of coverage.

Humana covered less than 10,000 of the about 164,000 Utahns who purchase insurance on the exchange. In comparison, Stevenson said, SelectHealth covered upward of 100,000.

Additionally, Gooch said, Humana was available only in Salt Lake and Davis counties. Individuals in those two counties now will be down to three companies to choose from, but Gooch said Humana's withdrawal will not impact the 20 counties that already had just one carrier option.

Humana did not immediately return a request for comment.

The three remaining companies on the exchange all have filed intended rate increases with the department: SelectHealth at 30.1 percent, University of Utah at 4.5 percent and Molina at 33.8 percent. The department will review, and potentially approve, those rate increases in the coming months.

On Wednesday, the U.S. Department of Health and Human Services released a report stating that about 80 percent of Utahns who purchase insurance on healthcare.gov could get a plan that costs less than \$75 per month next year — even if all marketplace health insurance premium rates experience a double-digit increase.

A Molina representative said Thursday the company is expanding into Box Elder County in 2017. Stevenson said the University of Utah will be expanding as well, but the University of Utah did not immediately respond to a request for comment.

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