

Utahns likely won't be able to sign up for Medicaid expansion on Jan. 1

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Utahns eligible for the state's small-scale Medicaid expansion plan, even if it is approved by the federal government, likely will be unable to enroll in the program on the estimated Jan. 1 start date.

The plan, projected to cover 9,000 to 11,000 people, recently underwent federal public comment. It targets childless adults who are chronically homeless, involved in the justice system or in need of mental-health or substance-abuse treatment. It also expands coverage of low-income parents with dependent children previously not covered by Medicaid.

Nate Checketts, the Utah Department of Health's deputy director, said Thursday that the state was hoping to receive an "early nod" from the federal Centers for Medicare and Medicaid Services, indicating that the plan was "on a good path" by September. That way, Checketts said, the state could start changing its eligibility system, among other things, in preparation for enrollment.

It's received no such nod from the feds, who have said Utah is among a number of states to submit plans that needs approval, Checketts said.

"Jan. 1 would be a really hard thing to hit right now," he said.

Checketts attended the Health Reform Task Force meeting Thursday, where members received an update on the potential costs for full Medicaid expansion.

Rep. Jim Dunnigan, R-Taylorsville, said he requested the update "when we were working during the [legislative] session" and that it was going to be presented at an earlier meeting, but it wasn't because the agenda was full.

The new information shows that Medicaid expansion to the extent recommended by the federal government would cost the state millions more than previously projected.

Also at Thursday's meeting, Utah Insurance Department officials told task force members that premium rates for health insurance purchased on the individual marketplace likely will increase an average of 30 percent.

But Jaakob Sundberg, health actuary for Utah Insurance Department, said Thursday most Utahns buying insurance on the exchange will see a modest increase.

Recent federal data backs up that statement, showing that 80 percent of Utahns who purchase insurance on healthcare.gov could get a plan for less than \$75 per month next year — even if all the marketplace premiums rise by double-digit percentage points.

The Affordable Care Act, also known as Obamacare, 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. Open enrollment for 2017 begins Nov. 1.

Earlier this year, Humana left the individual marketplace, leaving three carriers on the exchange in Utah for 2017: SelectHealth, University of Utah Health Plans and Molina. About 162,000 Utahns have insurance through the exchange. Humana covers fewer than 10,000 individuals.

Humana's departure, among various other factors, led to fewer individual plans to be offered in 2017: 52 compared to 120 in the current year, said Sundberg,

But two carriers are expanding their coverage area: Molina into Box Elder County and University of Utah Health Plans into Cache, Duchesne, Grand, Iron, Rich, Uinta and Washington counties.

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