

Utahns unsure of future of insurance coverage as ACA enrollment, 2016 election loom

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Richard Burgener always wanted to work at HLP, Inc., an animal-shelter software provider company, but its lack of health insurance coverage prevented him from doing so.

That changed with the passage of the Affordable Care Act (ACA) in 2010, giving Burgener, now 36, an opportunity to have both a job he loves and health care.

But the 2016 election has him worried: If his health care covered on the exchange is stripped away, he'll be forced to quit for the sake of insurance.



"My biggest concern is if the Republican Party wins — they seem hell-bent on destroying the Affordable Care Act," said Burgener, who lives in West Valley City. "I can't afford to be without insurance."

Open enrollment for the online marketplace begins Tuesday, and Burgener plans to immediately sign up. He hopes that signing up before the Nov. 8 election would mean he could keep his coverage even if the new president makes changes.

The ACA, 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.

Hillary Clinton has said she supports the act but would build on it. She would increase premium subsidies to prevent individuals from paying more than 8.5 percent of their income, for example.

Donald Trump has said he wants a complete repeal of the act. He would create a tax deduction for people who purchase insurance instead of premium tax credits, for example.

Kristen Wolfe, a 25-year-old who has lupus, said she is most worried about Trump winning the election. Right now, the act prevents individuals with a pre-existing condition from being denied coverage. If that changes, she'll be left uninsured.

"My out-of-pocket health care costs would ruin me financially," she said. "I can't even really imagine having lupus and being uninsured."

She's purchased insurance on the exchange for the past two years and plans to do so again for 2017.

She and other Utahns doing so can expect to see an average of a 30 percent increase in insurance premium rates.

State and federal officials say most Utahns will see only a moderate increase: 76 percent of Utahns who purchase insurance on healthcare.gov could get a plan for less than \$75 per month next year, according to the federal government.

State residents also will have fewer options, both for carriers and individuals plans.

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.

Humana's departure, among various other factors, led to fewer individual plans being offered in 2017: 52 compared with 120 in the current year, according to the Utah Insurance Department.

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.

Utahns have until Jan. 31, 2017, to sign up for health care on the exchange. However, the deadline is Dec. 15 if individuals want their coverage to begin Jan. 1.

Individuals who do not sign up for insurance — on the exchange or otherwise — for 2017 will be charged 2.5 percent of their total household adjusted gross income, or \$695 per adult and \$347.50 per child, up to \$2,085, according to the Utah Health Policy Project.

For assistance, Utahns can contact an insurance agent, for free, at utahinsurancedepartment.com or talk to a Take Care Utah expert, for free, at takecareutah.org or by calling 211.

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