

# Cloud of Trump ACA threats hasn't stopped Utahns from enrolling in health marketplace

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Link: <http://www.sltrib.com/home/4600389-155/cloud-of-trump-aca-threats-hasnt>



When Tonya Quezada walked her mother, Beatriz, into the Utah Health Policy Project office Wednesday to sign up for another year of insurance, they were asked to wait. Their navigator was busy with another client, they were told, but would be available soon. Though not yet noon, the office already was bustling with activity: a common occurrence during enrollment period for the Affordable Care Act (ACA), said Jason Stevenson, UHPP Education and Communications director. But the difference this year is that Utahns face

an uncertain four years with President-elect Donald Trump, who has repeatedly said he wants to repeal and replace the ACA.

Any changes would not impact Utahns who sign up for 2017, Stevenson said, because they will have contracts with insurance companies.

Also known as Obamacare, the ACA 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.

Federal data show that Utah's uninsured rate has dropped to 10.5 percent in 2015 from 15.3 percent in 2010, the year the ACA was passed. If the law is repealed, Stevenson anticipates the number of uninsured individuals will creep back upward.

But so far, it seems that the election — and the potential health care changes — is "encouraging people to sign up," he said.

It certainly didn't deter Tonya from bringing in Beatriz, who signed up for the ACA last year as well. Tonya, who lives in Tooele, voted for Trump and said she agrees with some of the elements he wants to eliminate.

"I voted for him because he's going to make a bunch of changes," Tonya said. "If we have to pay more [for insurance], it's fine."

But Eric Temple, a 60-year-old from Ogden, is more than a little worried.

He and his wife both have pre-existing conditions — diabetes and cancer, respectively — and the ACA's prohibition against insurance companies denying coverage for that reason has helped the couple stay afloat financially.

Trump has said he would like to keep that prohibition in place, while eliminating the requirement that all individuals have health insurance. But doing both could prove difficult, Stevenson said.

If individuals are not required to have health insurance, Stevenson said, there likely will not be enough participants to offset the costs of those who have pre-existing conditions.

For Temple, a loss of the pre-existing conditions coverage "would be a fatal blow" to him and his wife, Myrene.

Temple, who is self employed, was pleasantly surprised he was able to sign up for 2017 coverage on the exchange, but said he remains concerned about the future.

If the ACA is eliminated, the couple is prepared to take drastic steps: moving to Canada or Singapore, where their children live, for example.

"I don't understand how [the country] could come so far and want to turn it all back immediately," he said. The ACA "has become a symbol of [President Barack] Obama rather than being judged on the merits of what it does for people."

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.

For free assistance, Utahns can contact an insurance agent at [utahinsurancedepartment.com](http://utahinsurancedepartment.com) or talk to a Take Care Utah expert at [takecareutah.org](http://takecareutah.org) or by calling 211.

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