

Repeal or replace Obamacare? For Utahns on all sides, cost is the sticking point

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By **ALEX STUCKEY**

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Health care experts said Wednesday they are preparing for the repeal and replacement of the Affordable Care Act under President-elect Donald Trump, but when it will happen and what it will look like remains unclear.

Austin Bordelon, a local manager for the health care consulting firm Leavitt Partners, said many want to repeal the act quickly, but there is a divide over whether

a replacement plan should go into effect at the same time.

And Bordelon added any approach would be "really difficult to achieve by early next year."

Bordelon was one of many experts who spoke Wednesday at the Utah Health Policy Project's Health Care Solutions 2016 conference. The future of the act was one of several topics discussed.

The Affordable Care Act (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.

Trump has been critical of the act, saying it should be eliminated and replaced with another plan. He is in favor of not requiring everyone to have insurance, while still prohibiting insurance companies from denying coverage to individuals with pre-existing conditions.

But accomplishing both those things would be impossible, said Chad Westover, CEO of University of Utah Health Plans.

"There's insurance principles that have to be acknowledged to build a viable health plan," Westover said, adding that a large pool of people is needed to offset the cost of the very sick and unhealthy.

Under the ACA, most individuals who do not enroll for health insurance are fined. Westover said that an even stiffer penalty is needed to help the system work.

"If you let people run around uninsured and say they'll just take the penalty ... insurance premiums for the insured go up," he said.

One of the major drivers behind the repeal movement is the increasing cost of insurance, said Rep. Robert Spendlove, R-Sandy.

Spendlove gave an example of one of his constituents who reported spending more on his insurance premiums than his mortgage, he said.

For many who sign up for insurance on healthcare.gov, the subsidies they receive offset the rising costs. But those who do not qualify for subsidies are forced to eat the cost themselves.

"The cost and choices [through the ACA] are not as much as people wanted and it's squeezing on people's abilities to absorb the cost, especially if people are not getting subsidies," said Jason Stevenson, the health policy project's education and communications director.

And it's not yet clear if a new plan under Trump will make insurance more affordable.

"Whatever happens in the future, the real choices people have will be dictated by cost," he said.

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 or talk to a Take Care Utah expert at takecareutah.org or by calling 211.

astuckey@sltrib.com

Twitter: [@alexdstuckey](https://twitter.com/alexdstuckey)