Utahns flocking to Obamacare despite uncertain future

Link: By Daphne Chen@DaphneChen
Published: Dec. 14, 2016 6:50 p.m. Updated: 4 hours ago


WEST VALLEY CITY — With each passing year, Gabriela Barrera found her options getting whittled down. First, she went part time at Kmart so she could take care of her 9-year-old daughter, who is autistic. Then, Barrera found that she no longer qualified for health insurance because she wasn't working enough hours. Finally, she lost her job entirely amid rumors that Kmart would soon be shutting down.

That's why, on Wednesday, the Kearns mom walked into the Utah Health Policy Project to sign up for a marketplace plan, despite her husband’s concerns that Obamacare may not be around come 2018. "I try not to think about that," Barrera said. "I try to focus on my daughter's health."

Despite the uncertainty — or perhaps because of it — more Utahns than ever are signing up for health care plans on the marketplace. According to the latest numbers, more than 90,000 Utahns had enrolled or re-enrolled in a marketplace plan on healthcare.gov as of Dec 10.
That's an 11 percent increase from Dec. 12 of last year, when just under 81,000 Utahns had signed up, according to the Centers for Medicare and Medicaid Services.
It’s also the highest increase out of all 39 states with a federally facilitated marketplace.

Across the U.S., enrollment figures are up by about 6 percent from the same time last year, despite President-elect Donald Trump's promise that he will call on Congress to "immediately deliver a full repeal of Obamacare" on "day one" of the Trump administration.
Jason Stevenson, education and communications director at the Utah Health Policy Project, said he believes the rise in enrollment is “strong evidence” that the Affordable Care Act is still popular in Utah.
"Why are we up? I think it's probably concern about the election and people wanting to lock in their health insurance so that they know it's there for them in 2017," Stevenson said. “They want to make sure their health insurance is there for their family.”
Stevenson also said sign-ups in Utah may be high because the marketplace remains relatively stable. Unlike other states, Utah still has multiple insurers offering plans on the marketplace at a lower-than-average cost.
Thursday is the last day to enroll in a marketplace plan if people want their coverage to start Jan. 1. Utahns have until Jan. 31 to sign up for insurance on healthcare.gov, but their coverage will not start until later.
It's not clear how soon Republicans will try to roll back Obamacare or what they will replace it with.
Trump's pick for secretary of health and human services, Georgia Rep. Tom Price, is a staunch foe of the health care law and has worked for years to repeal it.
Republicans have indicated they want to keep some popular provisions, including the ones that protect people with pre-existing conditions and allow children to remain on their parents' plans until age 26. They have also proposed to get rid of the individual mandate, eliminate Medicaid expansion and bring back high risk pools for those who cannot afford insurance.
Laura Holdrege, an enrollment assistant, said "quite a few" people are asking about what will happen to Obamacare next year.
Beyond reassuring people that their contracts will be honored for 2017, there is little Holdrege can do, she said. "There's no way to know what's going to happen after," she said. It may take Republicans years to unwind the Affordable Care Act, which is a large and complex piece of legislation. Some 20 million people have gained health coverage since the law was enacted in 2010, including about 143,000 Utahns.

That includes Antonio Cuevas and his wife, Maria, who are re-enrolling for the fourth time. They run a small family farm on their property in West Valley City, which provides them enough food to be self-sustaining. Cuevas also works installing Sheetrock.

He said he’s not worried about whether Obamacare will be repealed, even if it means they have to go without health insurance. Somehow, they will get by. For the few years they were uninsured, Cuevas said, they simply didn't get sick. "We don't have insurance, we don't afford to get sick," he joked.

**Take Care Utah**

This network of 90 navigators and enrollment specialists offers statewide enrollment help for health insurance. Visit takecareutah.org or call 211 for free help.