Utah Healthcare Index

How is Utah Doing?

Better
Worse
How is Utah Doing?

- Better
- Worse
- Ask me in 6 months

"What’s past is prologue."

*The Tempest*
Act 2, Scene 1
Women pay more, face hurdles finding insurance

By Kirsten Stewart
The Salt Lake Tribune

“While shopping for health insurance last year, 26-year-old Hillary McCormack was rejected because she had, for two months in 2007, taken a fertility drug. The Salt Lake City lawyer’s older husband, though, was approved.

Insurers told Leane Jensen she had three strikes against her. The 33-year-old freelance photographer had been uninsured for some time, had once suffered a minor back injury and was of childbearing age.”

“But not in Utah, where a 25-year-old woman will pay up to 17 percent more than a man for the same coverage, according to price quotes obtained by The Salt Lake Tribune from three of Utah’s largest insurers on ehealthinsurance.com.”
Nearly 500,000 Utahns have pre-existing conditions; are at risk of losing health insurance

By Heather May
The Salt Lake Tribune

“Diagnosed with spinal tumors, the Lehi woman was scheduled for her last session of radiation when her husband lost his job in 2009. They couldn’t afford the $1,800 tab to temporarily extend their health insurance, never mind the $12,000 needed for treatment. She found coverage to cover doctor visits, but not the radiation.”

“In Utah, 20 percent of the non-elderly population has been diagnosed with a health condition, including 51,600 children.”

“According to a new report, 476,000 Utahns have been diagnosed with a pre-existing condition like cancer, which puts them at risk of not getting care due to insurance industry practices.”

Remember High Risk Pools?

...you have 63 days to file an application to get a policy through HIPUtah as a HIPAA-eligible individual.”

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premiums</td>
<td>$339 - $584</td>
<td>$227 - $562</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000 - $5,000</td>
<td>$1,000 - $6,650</td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$3,000 - $6,250</td>
<td>$5,000 - $7,150</td>
</tr>
<tr>
<td>Pre-existing conditions</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>PEC waiting period</td>
<td>6 months</td>
<td>N/A</td>
</tr>
<tr>
<td>Maternity waiting period</td>
<td>10 months</td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Cap</td>
<td>$400,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Lifetime Cap</td>
<td>$1.8 million</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Sources: healthcare.gov; Utah Comprehensive Health Insurance Pool, Outline of Coverage, July 2013
Some people remember the past differently...

“So there was no real gap as a combination of private and public resources came together to take care of the most needy.

Not that this was a perfect system, but it worked for Utah. It kept premiums in the market place low because people couldn’t sit out while they were healthy and jump in at the last minute when they wanted someone else to pay for needed care. It also provided a fair and affordable option for everyone that wanted insurance.

Low income people, healthy or sick could find affordable insurance options.”
"The Chart"

State Rankings of Healthiness v. Cost 2013

United Health Foundation, 2013; Total Health Cost – Kaiser Family Foundation, 2009
“The Chart II”

UTAH
#1 – Healthcare Spending
#36 – Uninsured Rate

Sources: U.S. Census; U.S. Bureau of Economic Analysis
Sources: U.S. Census; U.S. Bureau of Economic Analysis

The Hernandez Family
Salt Lake City, UT
Size: 4 (ages 33, 29, 11, 7)
Income: $26,000
Poverty level: 109%

Monthly Premiums and Subsidies for a Benchmark Silver Plan

<table>
<thead>
<tr>
<th>Year</th>
<th>OE1</th>
<th>OE2</th>
<th>OE3</th>
<th>OE4</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>$350</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2014-15</td>
<td>$361</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2015-16</td>
<td>$410</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016-17</td>
<td>$502</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: healthcare.gov

$ ACA consumer cost
$ ACA monthly subsidy
### How much more/less will you pay if you switch Silver plans between 2016-17?

**Family of 5 earning $80,000 a year**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Silver</td>
<td>$877</td>
<td>$1,003</td>
<td>$126</td>
<td>$126</td>
<td>$880</td>
<td>$1,003</td>
<td>$0.026</td>
<td>$0.026</td>
</tr>
<tr>
<td>Bronze</td>
<td>$695</td>
<td>$766</td>
<td>$71</td>
<td>$71</td>
<td>$700</td>
<td>$766</td>
<td>$0.026</td>
<td>$0.026</td>
</tr>
<tr>
<td>Gold</td>
<td>$1,107</td>
<td>$1,233</td>
<td>$126</td>
<td>$126</td>
<td>$1,100</td>
<td>$1,233</td>
<td>$0.026</td>
<td>$0.026</td>
</tr>
<tr>
<td>Platinum</td>
<td>$2,110</td>
<td>$2,283</td>
<td>$173</td>
<td>$173</td>
<td>$2,100</td>
<td>$2,283</td>
<td>$0.026</td>
<td>$0.026</td>
</tr>
</tbody>
</table>

**Source:** Utah Dept. of Insurance; 2016, 2017 Utah Individual and Small Employer Group Rates for Age 21, Salt Lake County, Non-Tobacco (as of 9/27/2016)
The Hernandez Family
Salt Lake City, UT
Size: 4 (ages 33, 29, 11, 7)
Income: $26,000
Poverty level: 109%

Potential Change in Subsidy
$302 /month

Potential Change in Subsidy

$350 $361 $410 $502
$43 $48
$100 $200 $300 $400 $500 $600
Rep. Price Plan

$ ACA consumer cost
$ ACA monthly subsidy
Post-ACA consumer cost (unknown)
Age-based monthly subsidy (Rep. Tom Price plan)

Sources: healthcare.gov; H.R. 2300

Over 60% of Utahns are insured by their employer

Exhibit F
Percentage of Covered Workers Enrolled in a Plan with a General Annual Deductible of $1,000 or More for Single Coverage, by Firm Size, 2006-2016

ACA Ramp-up
ACA Active

* Estimate is statistically different from estimate for the previous year shown (+/−).
NOTE: These estimates include workers enrolled in HDHP/POS and other plan types. Average general annual health plan deductibles for PPOs, POS plans, and HMO/POSs are for in-network services.

Source: Kaiser/EPIC Survey of Employer-Sponsored Health Benefits, 2016-16
How is Utah Doing?

- Better
- Worse
- Better... but we will see