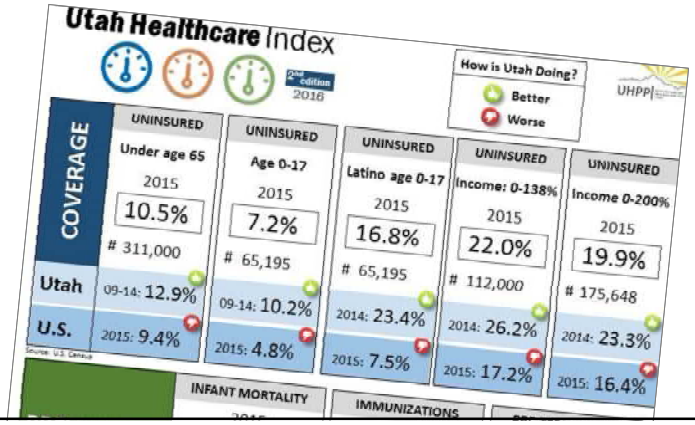
UHPP | Sustainable health care solutions for underserved Utahns

Utah Healthcare Index

2nd edition
2016

How is Utah Doing?

Better
Worse



Utah Healthcare Index

2nd edition 2016

How is Utah Doing?
Better
Worse

UHPP

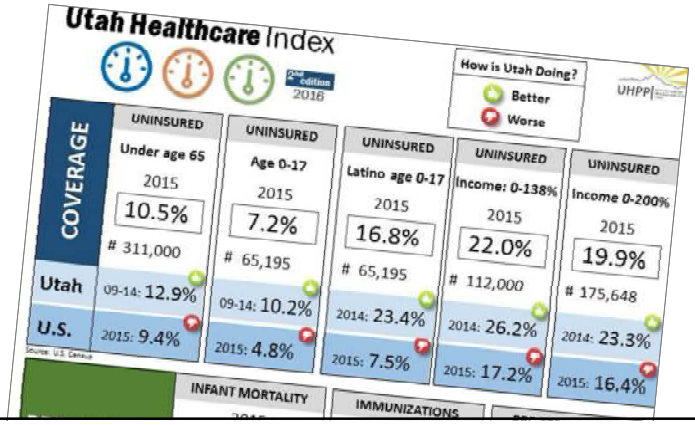
COVERAGE	UNINSURED Under age 65	UNINSURED Age 0-17	UNINSURED Latino age 0-17	UNINSURED Income: 0-138%	UNINSURED Income 0-200%
2015	10.5%	7.2%	16.8%	22.0%	19.9%
#	311,000	65,195	65,195	112,000	175,648
Utah	09-14: 12.9%	09-14: 10.2%	2014: 23.4%	2014: 26.2%	2014: 23.3%
U.S.	2015: 9.4%	2015: 4.8%	2015: 7.5%	2015: 17.2%	2015: 16.4%

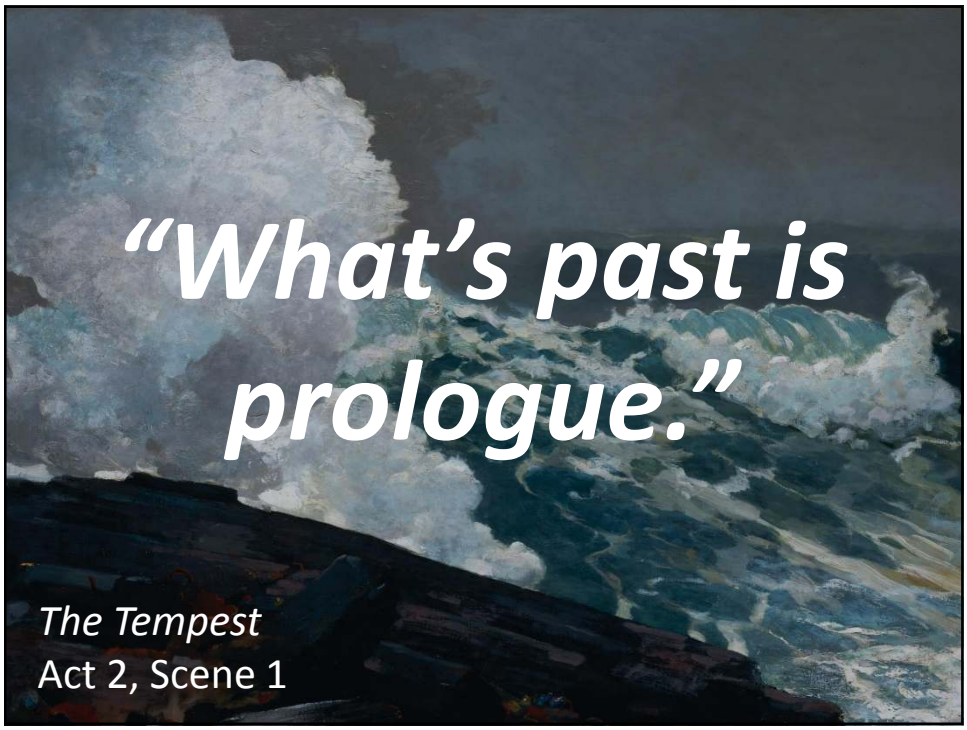
Source: U.S. Census

INFANT MORTALITY | IMMUNIZATIONS

How is Utah Doing?

- Better
- Worse
- Ask me in 6 months





The Salt Lake Tribune

March 8, 2010

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 child-bearing 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."

The Salt Lake Tribune

May 27, 2010

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."

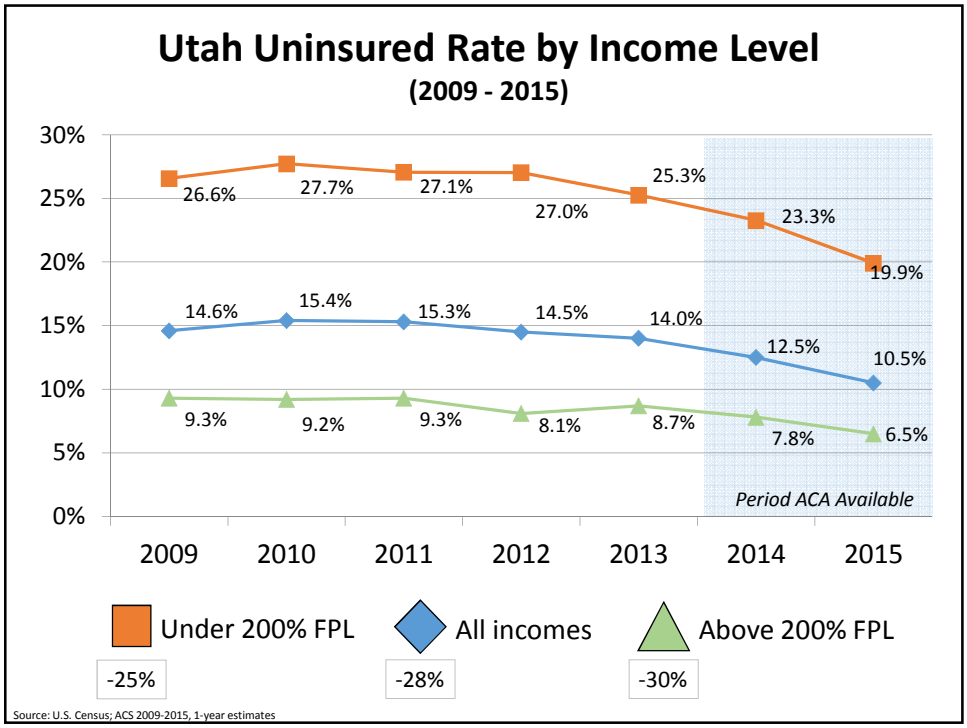
"According to a new report, **476,000 Utahns have been diagnosed with a pre-existing condition like cancer,** which puts them at risk of not getting care due to insurance industry practices."

Remember High Risk Pools?

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

	HIPUtah (2013)	**Utah Marketplace** (2017)
Monthly premiums	$339 - $584	$227 - $562
Deductible	$1,000 - $5,000	$1,000 - $6,650
Out-of-pocket max	$3,000 - $6,250	$5,000 - $7,150
Pre-existing conditions	NO	NO
PEC waiting period	6 months	N/A
Maternity waiting period	10 months	N/A
Annual Cap	$400,000	N/A
Lifetime Cap	$1.8 million	N/A

Sources: healthcare.gov; Utah Comprehensive Health Insurance Pool, Outline of Coverage, July 2013

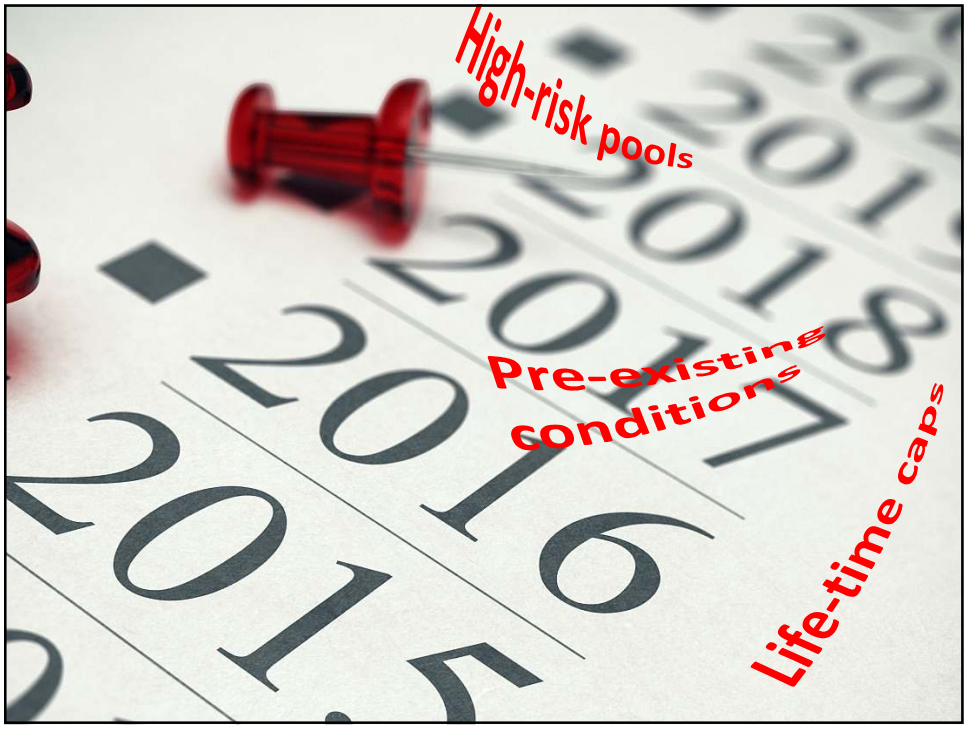


Some people remember the past differently…

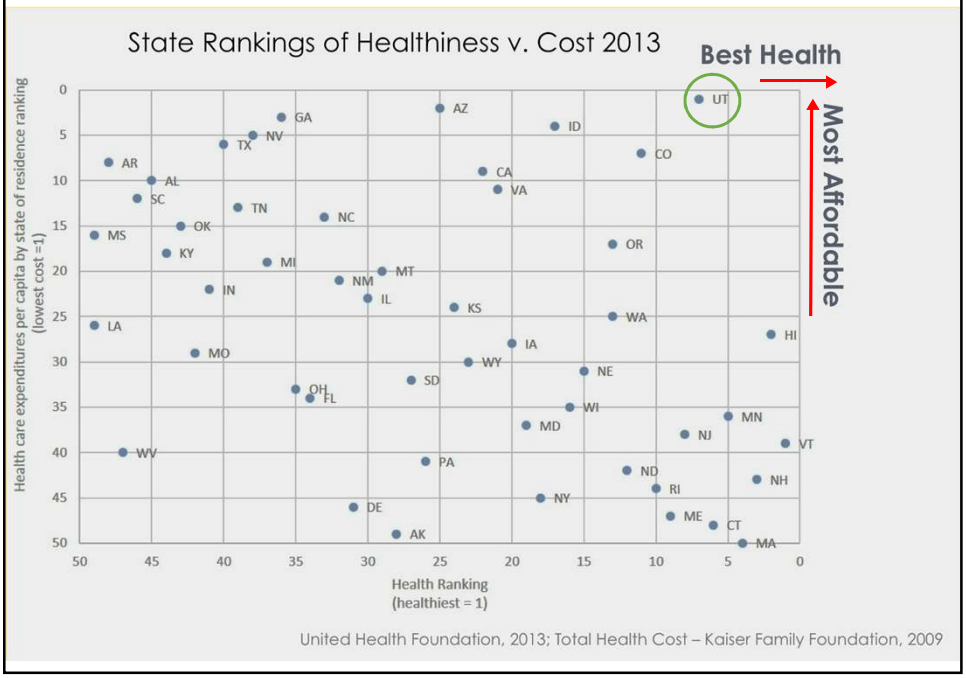
"So there was no real gap as a combination of private and public resources came together to take care of the most needy.

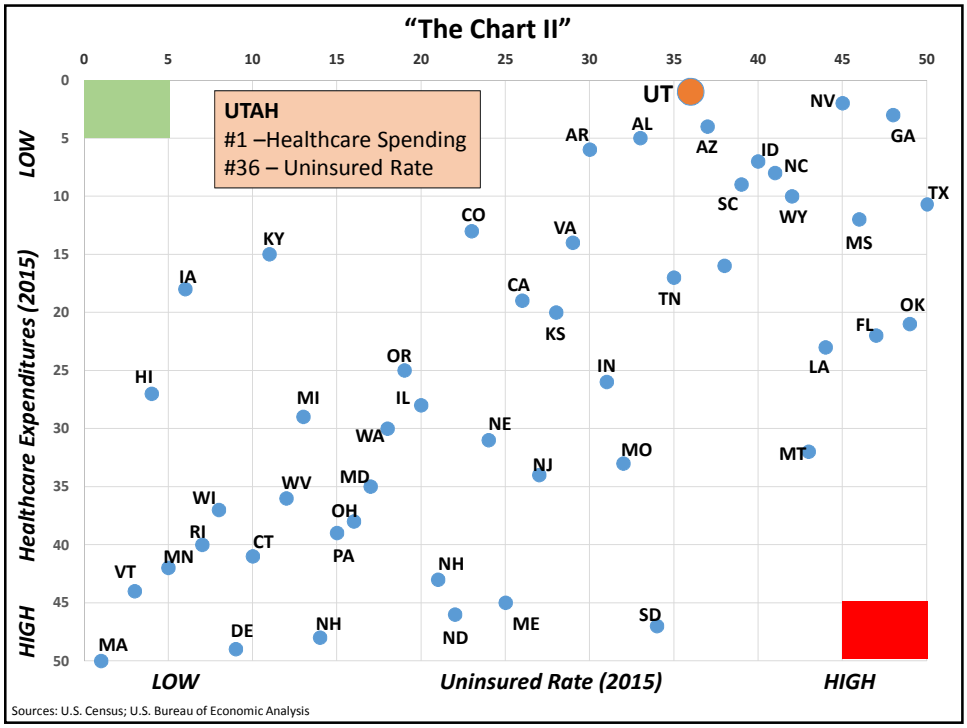
Not that this was a perfect system, but it worked for Utah. It kept premiums in the market place low because people couldn't sit out while they were healthy and jump in at the last minute when they wanted someone else to pay for needed care. It also provided a fair and affordable option for everyone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

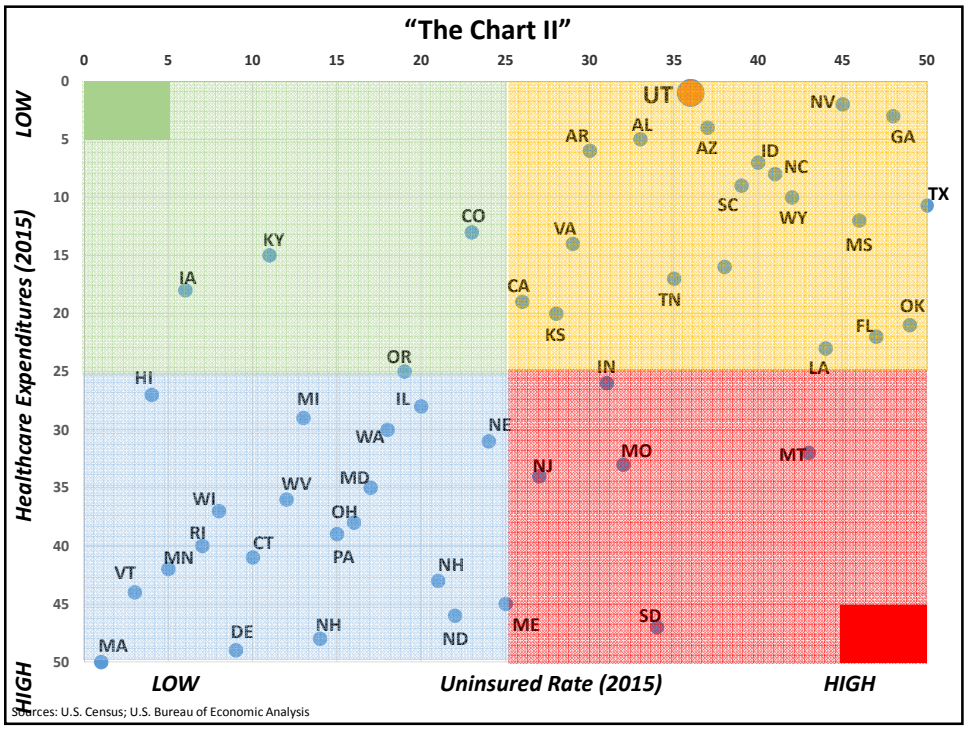
Low income people, healthy or sick could find affordable insurance options."

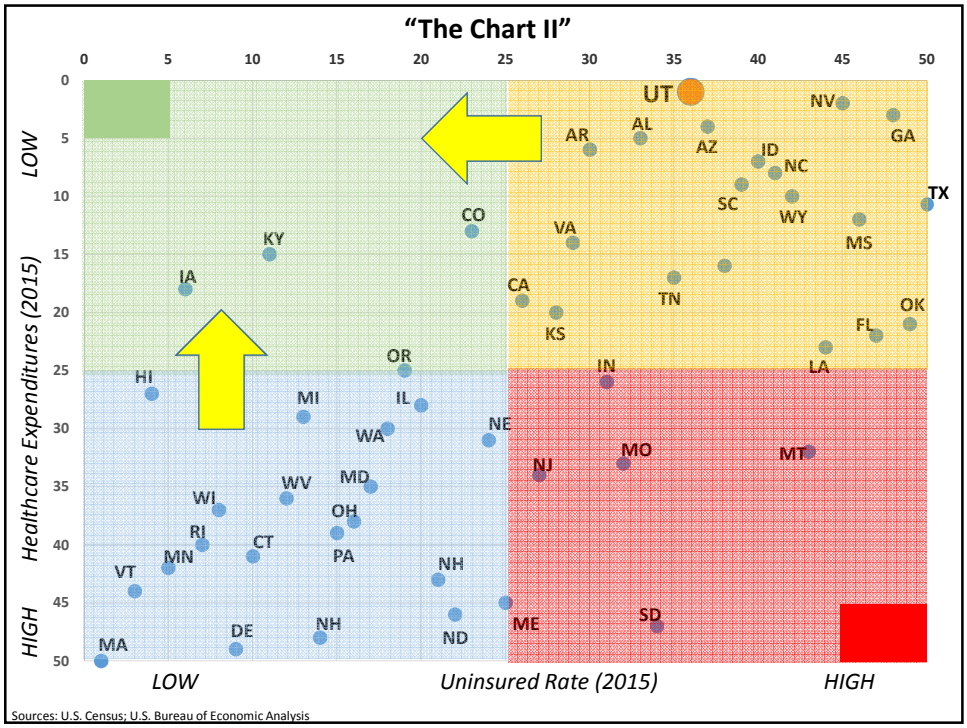

High-risk pools
Pre-existing conditions
Life-time caps

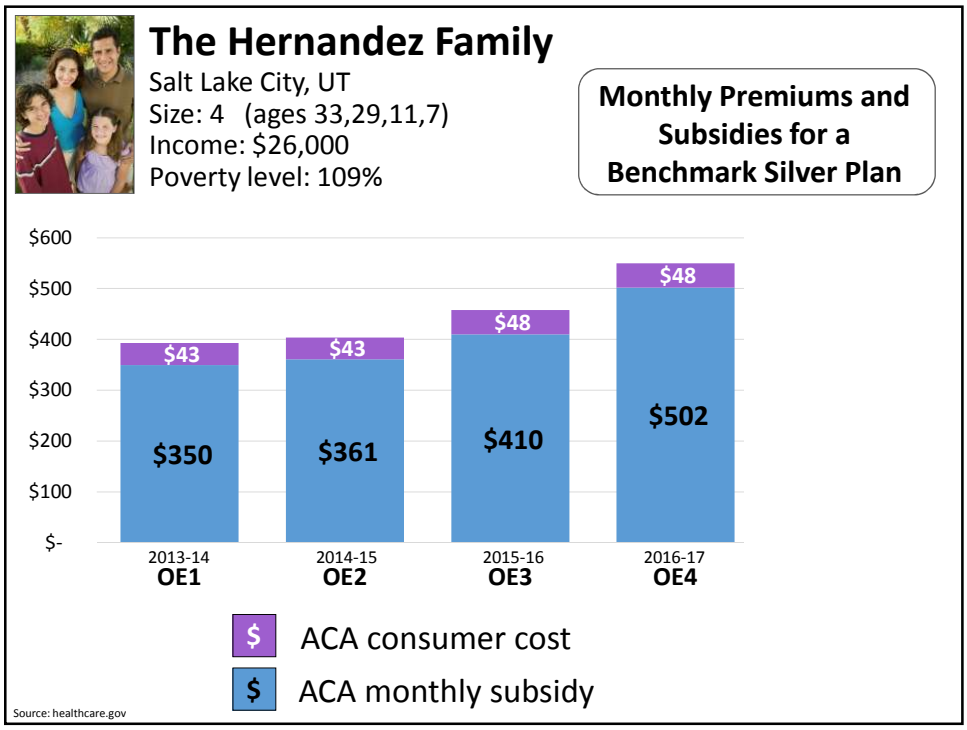
"The Chart"


State Rankings of Healthiness v. Cost 2013
Best Health
Most Affordable
Health care expenditures per capita by state of residence ranking (lowest cost = 1)
Health Ranking (healthiest = 1)
UT
AZ
GA
NV
TX
ID
CO
AR
AL
SC
CA
VA
TN
NC
MS
OK
KY
OR
MI
MT
NM
IN
IL
KS
WA
LA
HI
IA
MO
WY
NE
SD
OH
FL
WI
MN
MD
NJ
VT
WV
PA
ND
RI
NH
NY
DE
ME
CT
AK
MA
United Health Foundation, 2013; Total Health Cost – Kaiser Family Foundation, 2009


"The Chart II"
UTAH
#1 –Healthcare Spending
#36 – Uninsured Rate
LOW
HIGH
Healthcare Expenditures (2015)
Uninsured Rate (2015)
UT
NV
GA
AR
AL
AZ
ID
NC
SC
WY
TX
MS
CO
VA
KY
IA
CA
TN
OK
FL
KS
OR
IN
LA
HI
MI
IL
NE
WA
MO
MT
NJ
WV
MD
WI
OH
RI
CT
MN
PA
VT
NH
ME
SD
DE
ND
MA
Sources: U.S. Census; U.S. Bureau of Economic Analysis


"The Chart II"
LOW
HIGH
Healthcare Expenditures (2015)
Uninsured Rate (2015)
UT
NV
GA
AR
AL
AZ
ID
NC
SC
WY
TX
MS
CO
VA
KY
IA
CA
TN
OK
FL
KS
OR
IN
LA
HI
MI
IL
NE
WA
MO
MT
NJ
WV
MD
WI
OH
RI
CT
MN
PA
VT
NH
ME
SD
DE
ND
MA
Sources: U.S. Census; U.S. Bureau of Economic Analysis


"The Chart II"
0
5
10
15
20
25
30
35
40
45
50
LOW
Healthcare Expenditures (2015)
HIGH
UT
NV
GA
AR
AL
AZ
ID
NC
TX
SC
WY
CO
VA
MS
KY
IA
CA
TN
OK
KS
FL
OR
IN
LA
HI
MI
IL
NE
WA
MO
MT
NJ
WV
MD
WI
OH
RI
CT
MN
PA
NH
VT
ME
SD
DE
NH
ND
MA
LOW
Uninsured Rate (2015)
HIGH
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
$600
$500
$400
$300
$200
$100
$-
$43
$350
$43
$361
$48
$410
$48
$502
2013-14
OE1
2014-15
OE2
2015-16
OE3
2016-17
OE4
$
ACA consumer cost
$
ACA monthly subsidy
Source: healthcare.gov

How much more/less will you pay if you switch Silver plans between 2016-17?

Family of 5 earning $80,000 a year

	Scenario 3: Family of 5 (ages: 40,38,12,10,8) Salt Lake County; non-smoking; coverage for 2 adults and 3 kids; earning $80,000 a year (281% FPL)	2017 Molina Marketplace Silver Plan	2017 Molina Marketplace Options Silver Plan	2017 Select Value Preference Benchmark Silver 1500	2017 Select Value Preference Silver 1500	2017 Select Value HealthSave Silver 2500 (HSA Qualified)	2017 Select Med Preference Benchmark Silver 1500	2017 Select Value Preference Silver 3800 Copay Plan	2017 Select Med Preference Silver 1500	2017 Healthy Premier Silver Copay	2017 Select Med HealthSave Silver 2500 (HSA Qualified)	2017 Select Med Preference Silver 3800 Copay Plan
2016	Molina Marketplace Silver Plan	$ 101	$ 106	$ 164	$ 181	$ 273	$ 307	$ 310	$ 326	$ 376	$ 430	$ 471
2016	Humana Silver 3800/Salt Lake City HMOx	$ (6)	$ (1)	$ 57	$ 74	$ 167	$ 201	$ 204	$ 220	$ 270	$ 324	$ 365
2016	Select Value Preference Benchmark Silver 1250	$ (24)	$ (19)	$ 39	$ 56	$ 148	$ 182	$ 185	$ 202	$ 252	$ 306	$ 346
2016	Select Value Preference Silver 1250	$ (35)	$ (30)	$ 28	$ 45	$ 137	$ 171	$ 174	$ 191	$ 241	$ 295	$ 335
2016	Select Value HealthSave Silver 2000 (HSA Qualified)	$ (61)	$ (56)	$ 2	$ 19	$ 111	$ 145	$ 148	$ 164	$ 215	$ 269	$ 309
2016	Select Value HealthSave Silver 3500 (HSA Qualified)	$ (83)	$ (78)	$ (20)	$ (3)	$ 89	$ 123	$ 126	$ 142	$ 193	$ 247	$ 287
2016	Select Value Preference Silver 2500	$ (84)	$ (79)	$ (21)	$ (4)	$ 88	$ 122	$ 125	$ 141	$ 191	$ 245	$ 286
2016	Select Value Preference Silver 3800 Copay Plan	$ (115)	$ (110)	$ (52)	$ (35)	$ 58	$ 92	$ 94	$ 111	$ 161	$ 215	$ 255
2016	Select Med Preference Benchmark Silver 1250	$ (119)	$ (114)	$ (56)	$ (39)	$ 53	$ 87	$ 90	$ 106	$ 156	$ 210	$ 251
2016	Select Value HealthSave Silver 1500 (HSA Qualified)	$ (122)	$ (116)	$ (58)	$ (42)	$ 51	$ 85	$ 88	$ 104	$ 154	$ 208	$ 249
2016	Select Value Preference Silver 2500 w/limited office vi	$ (124)	$ (119)	$ (61)	$ (44)	$ 48	$ 82	$ 85	$ 101	$ 151	$ 205	$ 246
2016	Select Med Preference Silver 1250	$ (132)	$ (126)	$ (68)	$ (52)	$ 41	$ 75	$ 78	$ 94	$ 144	$ 198	$ 239
2016	Select Med HealthSave Silver 2000 (HSA Qualified)	$ (160)	$ (155)	$ (97)	$ (80)	$ 12	$ 46	$ 49	$ 65	$ 115	$ 169	$ 210
2016	Select Med HealthSave Silver 3500 (HSA Qualified)	$ (185)	$ (180)	$ (122)	$ (105)	$ (13)	$ 21	$ 24	$ 41	$ 91	$ 145	$ 185
2016	Select Med Preference Silver 2500	$ (186)	$ (181)	$ (123)	$ (106)	$ (14)	$ 20	$ 23	$ 39	$ 89	$ 143	$ 184
2016	Select Med Preference Silver 3800 Copay Plan	$ (220)	$ (215)	$ (157)	$ (140)	$ (48)	$ (14)	$ (11)	$ 6	$ 56	$ 110	$ 150
2016	Select Med HealthSave Silver 1500 (HSA Qualified)	$ (228)	$ (222)	$ (164)	$ (147)	$ (55)	$ (21)	$ (18)	$ (2)	$ 48	$ 102	$ 143
2016	Select Med Preference Silver 2500 w/limited office visi	$ (231)	$ (225)	$ (167)	$ (151)	$ (58)	$ (24)	$ (21)	$ (5)	$ 45	$ 99	$ 140
2016	Healthy Premier Silver	$ (237)	$ (232)	$ (174)	$ (157)	$ (65)	$ (31)	$ (28)	$ (12)	$ 39	$ 93	$ 133
2016	Select Care Preference Benchmark Silver 1250	$ (272)	$ (267)	$ (209)	$ (192)	$ (100)	$ (66)	$ (63)	$ (46)	$ 4	$ 58	$ 98
2016	Select Care Preference Silver 1250	$ (286)	$ (281)	$ (223)	$ (206)	$ (114)	$ (80)	$ (77)	$ (61)	$ (10)	$ 44	$ 84
2016	Select Care HealthSave Silver 2000 (HSA Qualified)	$ (319)	$ (314)	$ (256)	$ (239)	$ (147)	$ (113)	$ (110)	$ (94)	$ (44)	$ 10	$ 51
2016	Select Care HealthSave Silver 3500 (HSA Qualified)	$ (348)	$ (342)	$ (284)	$ (268)	$ (175)	$ (141)	$ (138)	$ (122)	$ (72)	$ (18)	$ 23
2016	Select Care Preference Silver 2500	$ (349)	$ (344)	$ (286)	$ (269)	$ (177)	$ (143)	$ (140)	$ (124)	$ (74)	$ (20)	$ 21
2016	Select Care Preference Silver 3800 Copay Plan	$ (388)	$ (383)	$ (325)	$ (308)	$ (216)	$ (182)	$ (179)	$ (163)	$ (113)	$ (58)	$ (18)
2016	Select Care HealthSave Silver 1500 (HSA Qualified)	$ (397)	$ (392)	$ (334)	$ (317)	$ (225)	$ (191)	$ (188)	$ (171)	$ (121)	$ (67)	$ (27)
2016	Select Care Preference Silver 2500 w/limited office vis	$ (400)	$ (395)	$ (337)	$ (320)	$ (228)	$ (194)	$ (191)	$ (175)	$ (125)	$ (71)	$ (30)

New plan for 2017
Same plan from 2016
Lower real cost in 2017 -- (54%)
Higher real cost in 2017 -- (46%)

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)

How much more/less will you pay if you switch Silver plans between 2016-17?

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2016	Select Care HealthSave Silver 3500 (HSA Qualified)	$ (348)	$ (342)	$ (284)	$ (268)	$ (175)	$ (141)	$ (138)	$ (122)	$ (72)	$ (18)	$ 23
2016	Select Care Preference Silver 2500	$ (349)	$ (344)	$ (286)	$ (269)	$ (177)	$ (143)	$ (140)	$ (124)	$ (74)	$ (20)	$ 21
2016	Select Care Preference Silver 3800 Copay Plan	$ (388)	$ (383)	$ (325)	$ (308)	$ (216)	$ (182)	$ (179)	$ (163)	$ (113)	$ (58)	$ (18)
2016	Select Care HealthSave Silver 1500 (HSA Qualified)	$ (397)	$ (392)	$ (334)	$ (317)	$ (225)	$ (191)	$ (188)	$ (171)	$ (121)	$ (67)	$ (27)
2016	Select Care Preference Silver 2500 w/limited office vis	$ (400)	$ (395)	$ (337)	$ (320)	$ (228)	$ (194)	$ (191)	$ (175)	$ (125)	$ (71)	$ (30)

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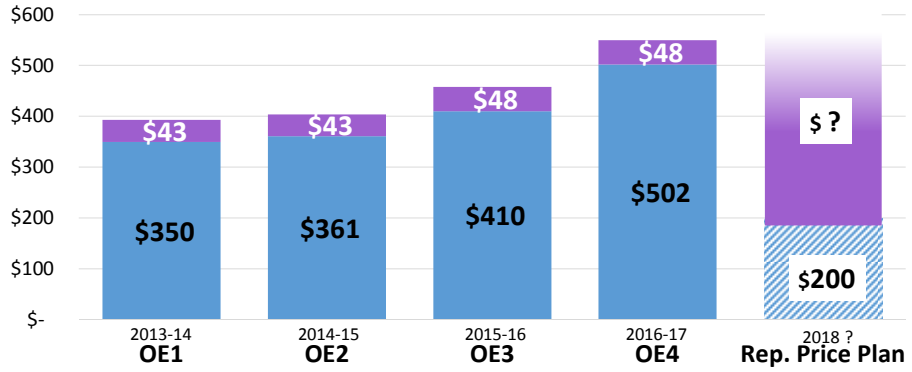
Source: Utah Dept. of Insurance; 2016, 2017 Utah Individual and Small Employer Group Rates for Age 21, Salt Lake County, Non-Tobacco (as of 9/27/2016)

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



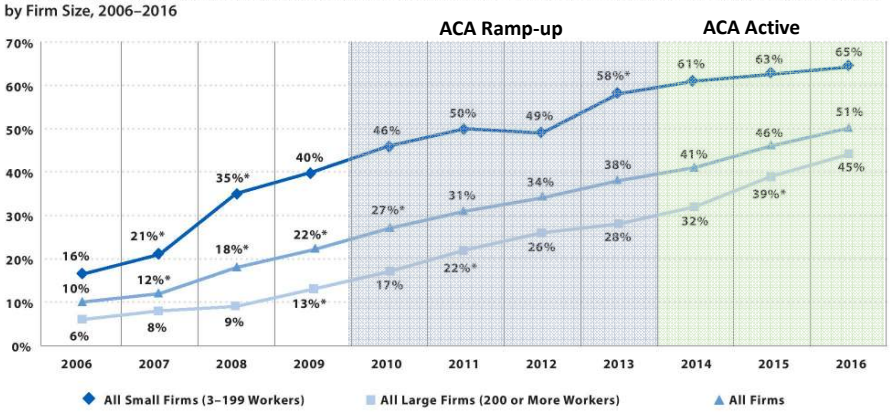
$ ACA consumer cost
$ ACA monthly subsidy
Post-ACA consumer cost (unknown)
Age-based monthly subsidy (Rep. Tom Price plan)

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



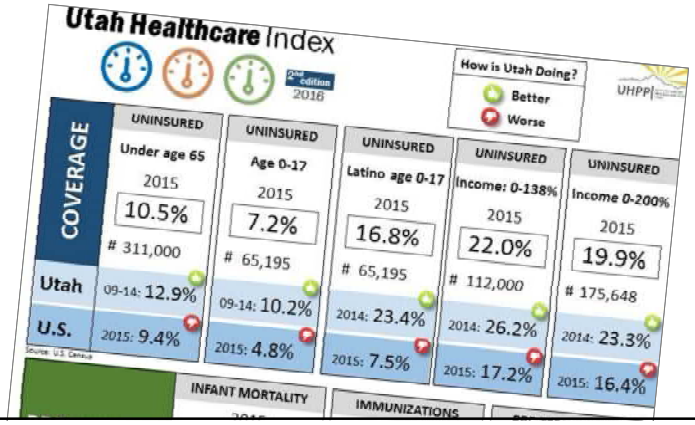
* Estimate is statistically different from estimate for the previous year shown (p<.05).

NOTE: These estimates include workers enrolled in HDHP/SO and other plan types. Average general annual health plan deductibles for PPOs, POS plans, and HDHP/SOs are for in-network services.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016-16

How is Utah Doing?

- Better
- Worse
- Better… but we will see



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