

# Marketplace Coverage in Utah

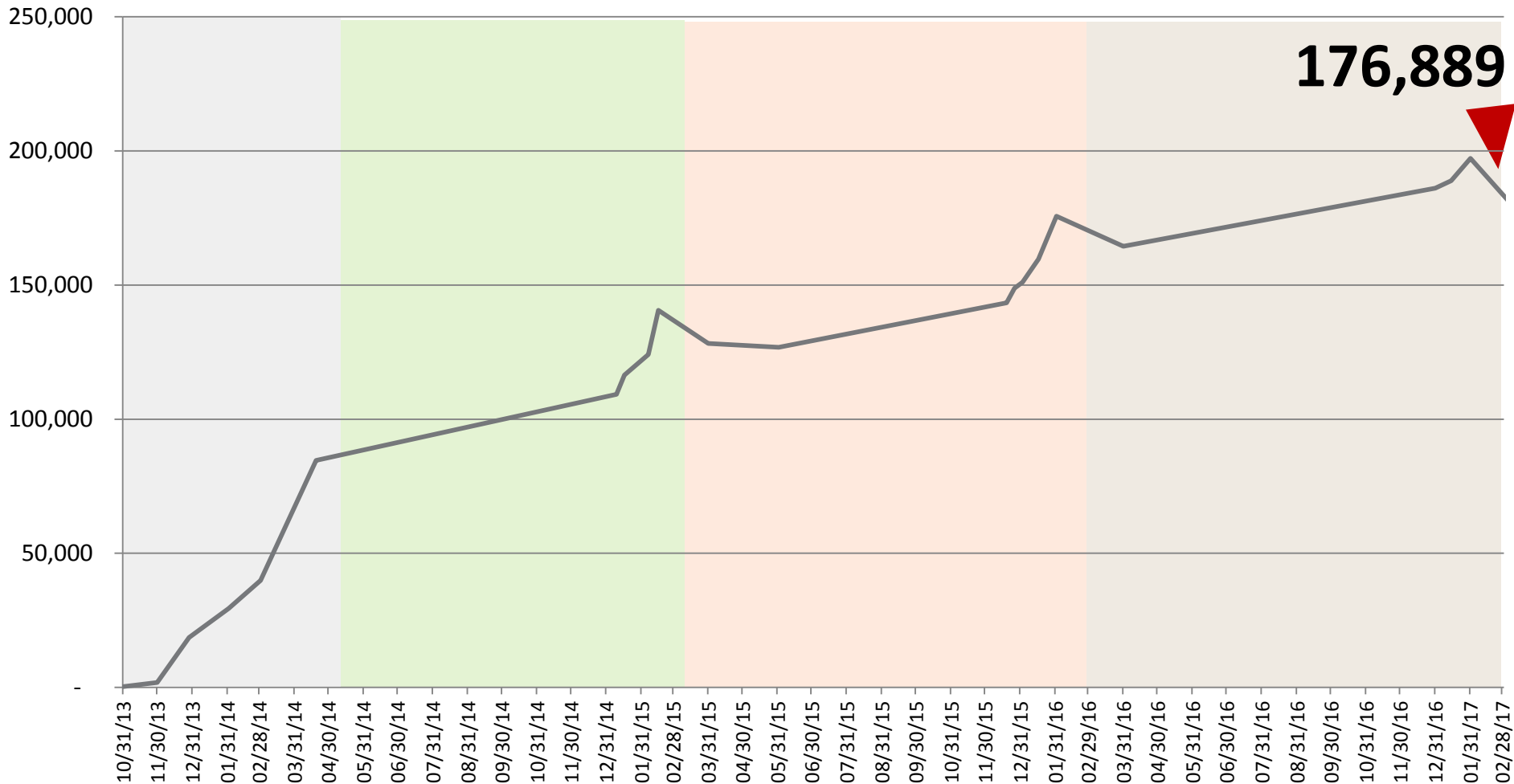
## Status Update for Media



**July 2017**

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# Utah's marketplace enrollment grew 7.5% in 2017 even after expected drop in enrollment by March 1



**176,889**

[OE1-a] Health Insurance Marketplace: February Enrollment Report (Oct. 1, 2013-March 1, 2014), <http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.cfm>; [OE1-b] Health Insurance Marketplace: November Enrollment Report (November 13, 2013), For the period: October 1, 2013 - November 2, 2013, [https://aspe.hhs.gov/sites/default/files/pdf/180496/rpt\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/180496/rpt_enrollment.pdf) [OE1-c] Health Insurance Marketplace: January Enrollment Report (January 13, 2014), For the period: October 1, 2013 - December 28, 2013, [https://aspe.hhs.gov/sites/default/files/pdf/177611/ib\\_2014jan\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/177611/ib_2014jan_enrollment.pdf) [OE1-d] Health Insurance Marketplace: February Enrollment Report (February 12, 2014), For the period: October 1, 2013 - February 1, 2014, [https://aspe.hhs.gov/sites/default/files/pdf/177606/ib\\_2014feb\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/177606/ib_2014feb_enrollment.pdf) [OE1-e] Health Insurance Marketplace: March Enrollment Report (March 11, 2014), For the period: October 1, 2013 - March 1, 2014, [https://aspe.hhs.gov/sites/default/files/pdf/76811/ib\\_2014Mar\\_enrollAddendum.pdf](https://aspe.hhs.gov/sites/default/files/pdf/76811/ib_2014Mar_enrollAddendum.pdf) [OE1-f] Health Insurance Marketplace: Summary Enrollment Report: State Profile, (May 1, 2014), <https://aspe.hhs.gov/sites/default/files/pdf/93806/ut.pdf>

[OE2-a] Health Insurance Marketplace: December Enrollment Report, (December 30, 2014), For the period: November 15, 2014 - December 15, 2014, [https://aspe.hhs.gov/sites/default/files/pdf/77201/ib\\_2014Dec\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/77201/ib_2014Dec_enrollment.pdf) [OE2-b] Health Insurance Marketplace: January Enrollment Report, (January 27, 2015), For the period: November 15, 2014 - January 16, 2015, [https://aspe.hhs.gov/sites/default/files/pdf/33825/ib\\_2015jan\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/33825/ib_2015jan_enrollment.pdf) [OE2-c] Health Insurance Marketplace: March Enrollment Report, (March 10, 2015), For the period: November 15, 2014 - February 22, 2015, [https://aspe.hhs.gov/sites/default/files/pdf/83656/ib\\_2015mar\\_enrollment.pdf](https://aspe.hhs.gov/sites/default/files/pdf/83656/ib_2015mar_enrollment.pdf); [OE2-d] State-Level Data from the ASPE January Health Insurance Marketplace Enrollment Report For The 2016 Open Enrollment Period; March 31, 2015 Effectuated Enrollment Snapshot; 15-06-02; <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

[OE3-a] Health Insurance Marketplace: January Enrollment Report, (January 7, 2016), For the period: November 1, 2015 - December 26, 2015, <https://aspe.hhs.gov/sites/default/files/pdf/167981/MarketPlaceEnrollJan2016.pdf>; [OE3-b] Health Insurance Marketplace Open Enrollment Snapshot - Week 11; January 10, 2016 - January 16, 2016 (Released: 1/20/16); Health Insurance Marketplace Open Enrollment Snapshot - Week 13 January 24, 2016-February 1, 2016; <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>; [OE3-c] Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report (March 11, 2016), For the period: November 1, 2015 - February 1, 2016, <https://aspe.hhs.gov/sites/default/files/pdf/187866/Finalenrollment2016.pdf>; [OE3-d] March 31, 2016 Effectuated Enrollment Snapshot (Released: June 30, 2016), <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

[OE4] - [2017 Final] Biweekly Enrollment Snapshot; Weeks 12 through 14; Date 2017-02-03; Weeks 12-14; 11/1/16 thru 1/31/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2017] Biweekly Enrollment Snapshot; Date 2017-01-18; Weeks 10-11; 11/1/16 - 1/14/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-01-18.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2016] Biweekly Enrollment Snapshot; Date 2017-01-04; Weeks 8-9; 11/1/16 - 12/31/16; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-01-04.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending> | OE4 Effectuated (as of 3/15/17) Total Effectuated Enrollment and Financial Assistance by State, February 2017 <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>

# Utah's Recent Marketplace Growth Remains Concentrated in Utah County

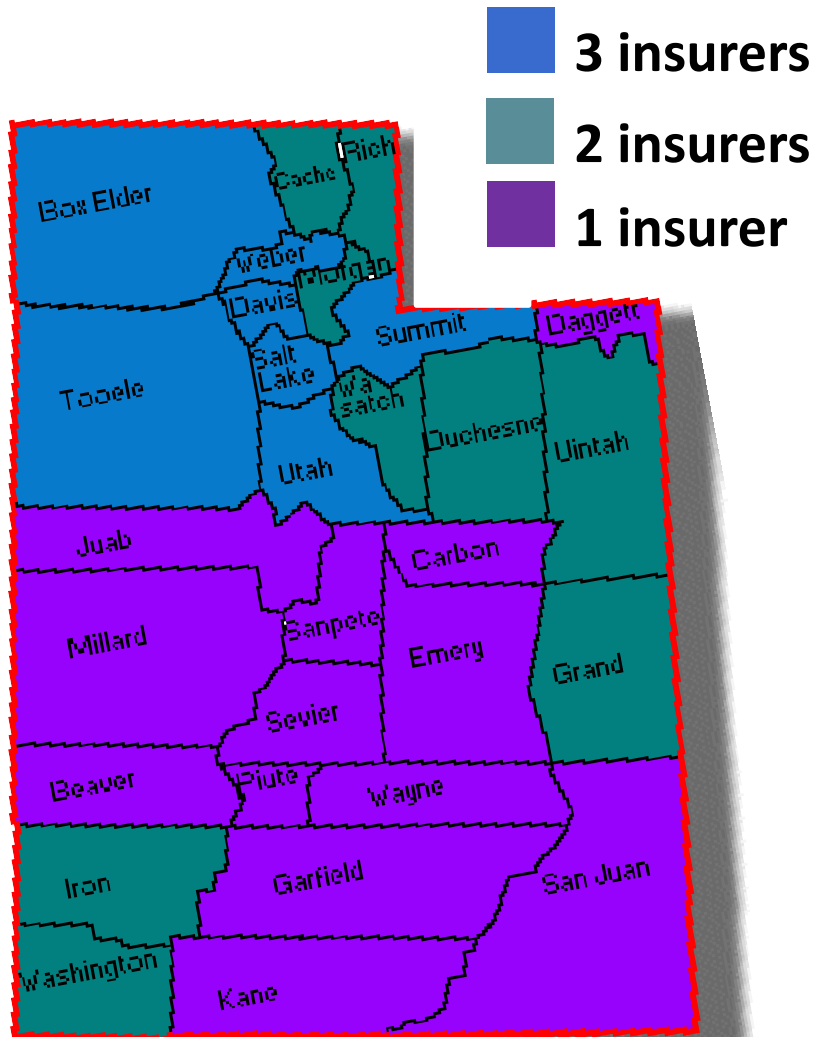
ZIP CODE	City	2017	2016	# Change 2016-17	% Change 2016-17	2016 Rank	2017 Rank
84043	Lehi	4,479	3,827	652	17.0%	2	1
84095/84009*	South Jordan	4,343	3,835	508	13.2%	1	2
84003	American Fork	3,538	3,291	247	7.5%	3	3
84062	Pleasant Grove	3,497	3,253	244	7.5%	4	4
84790	St. George	3,412	3,208	204	6.4%	5	5
84770	St. George	3,368	3,112	256	8.2%	6	6
84020	Draper	3,333	2,936	397	13.5%	7	7
84660	Spanish Fork	3,232	2,698	534	19.8%	11	8
84604	Provo	3,006	2,604	402	15.4%	14	9
84065	Riverton/Bluffdale	2,868	2,527	341	13.5%	17	10
84010	Bountiful	2,824	2,745	79	2.9%	10	11
84096	Herriman	2,818	2,521	297	11.8%	18	12
84119	West Valley City	2,788	2,901	-113	-3.9%	8	13
84058	Orem	2,783	2,479	304	12.3%	19	14
84404	Ogden	2,760	2,646	114	4.3%	12	15
84121	Cottonwood Heights	2,747	2,530	217	8.6%	16	16
84057	Orem	2,719	2,574	145	5.6%	15	17
84120	West Valley City	2,664	2,842	-178	-6.3%	9	18
84015	Clearfield	2,613	2,625	-12	-0.5%	13	19
84663	Springville	2,527	2,191	336	15.3%	20	20

(\*) In 2015, the USPS split the 84095 ZIP code for South Jordan into two ZIP Codes. The new ZIP Code is 84009, which includes all of the Daybreak planned community. 84095 had 3,007 people enrolled in OE4; while 84009 had 1336 enrolled in OE4 - making a total of 4,343 for South Jordan. The OE3 data in this chart also accounts for the two ZIP Codes,. During OE3 the 841095 ZIP Code enrolled 3,669 people, while only 166 people were counted for enrollment in 84009. Source: [https://about.usps.com/news/state-releases/ut/2015/ut\\_2015\\_0522.htm](https://about.usps.com/news/state-releases/ut/2015/ut_2015_0522.htm)

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016; <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>; [2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html)

# In 2017, 95% of Utahns have access to two or more marketplace insurers

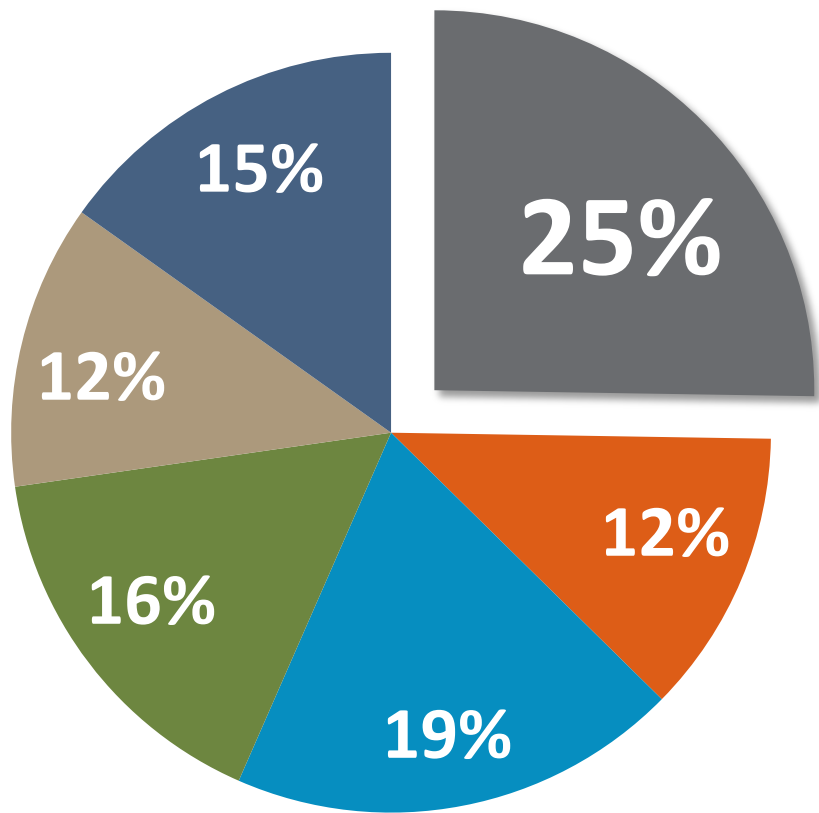
**UPDATE: Univ. of Utah Health Plans will offer coverage in all 29 counties in 2018**



Accessible Insurers	Utah Population (2014)	% of Utah Population (2014)
Molina; SelectHealth; University of Utah Health Plans	2,375,104	80.7%
SelectHealth; University of Utah Health Plans	424,851	14.4%
SelectHealth	142,947	4.9%

# Utah has the nation's highest percentage (25%) of children enrolled in marketplace coverage

## Utah in 2017

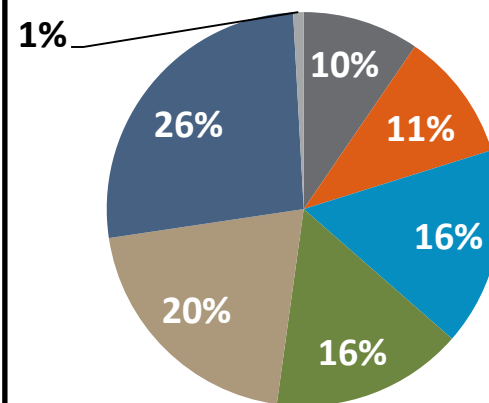


### Age

- < 18
- Age 18-25
- Age 26-34
- Age 35-44
- Age 45-54
- Age 55-64
- Age 65+

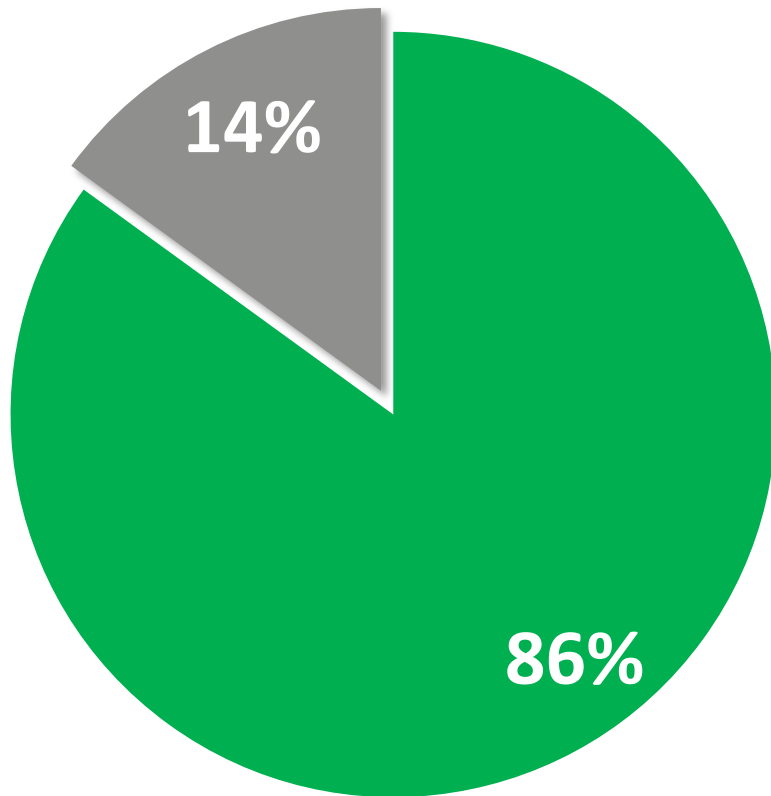
**56% of Utah enrollees are under age 34**

## 37 FFM states



# 86% of Utahns enrolling in marketplace coverage received a premium subsidy

## Utah in 2017



## Subsidy Status

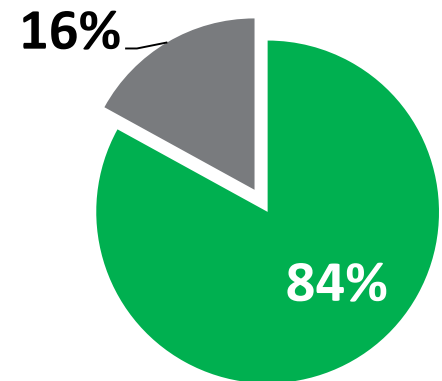


Received subsidy



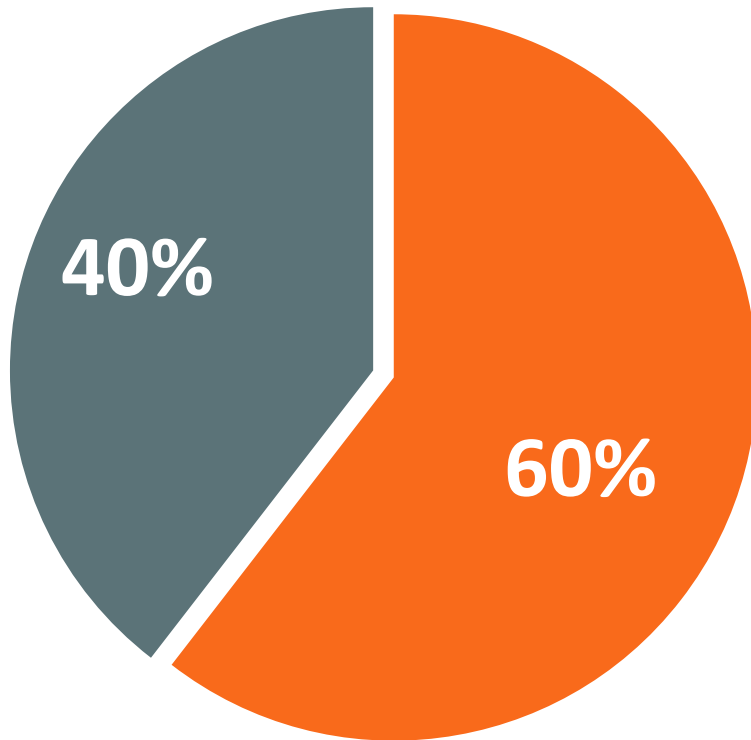
No subsidy

## 37 FFM states



# 60% of Utahns enrolling in marketplace coverage received help paying deductibles in 2017

## Utah in 2017



## Cost-sharing Reductions

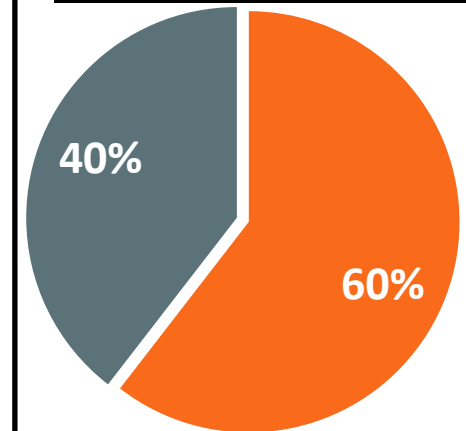


Received help



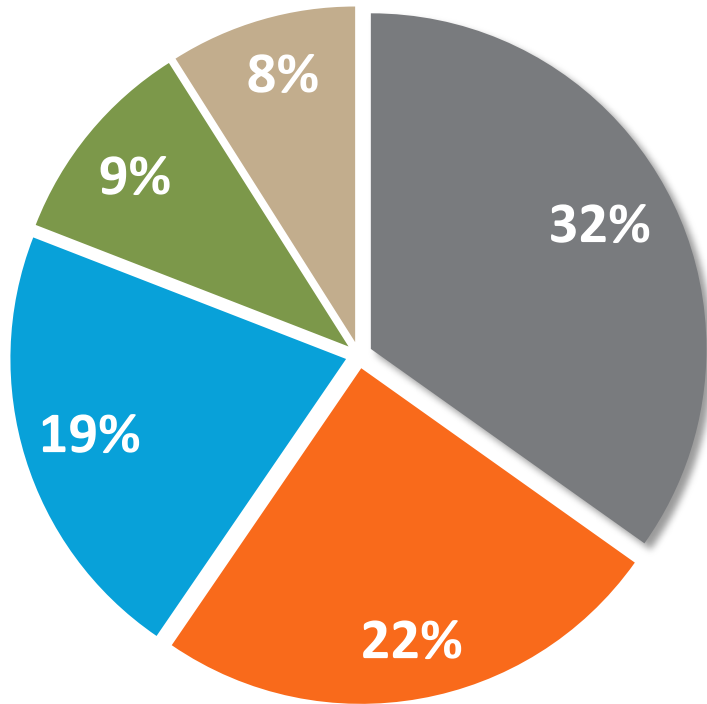
No assistance

## 37 FFM states

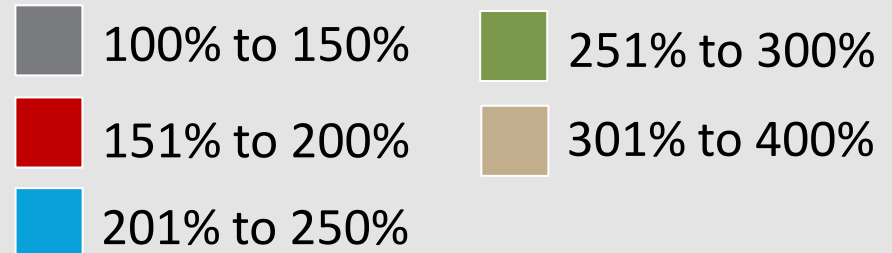


# 73% of Utah's marketplace enrollees earn below 250% of the poverty level in 2017

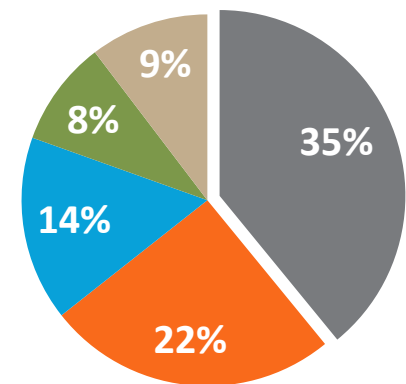
## Utah in 2017



## Poverty Level



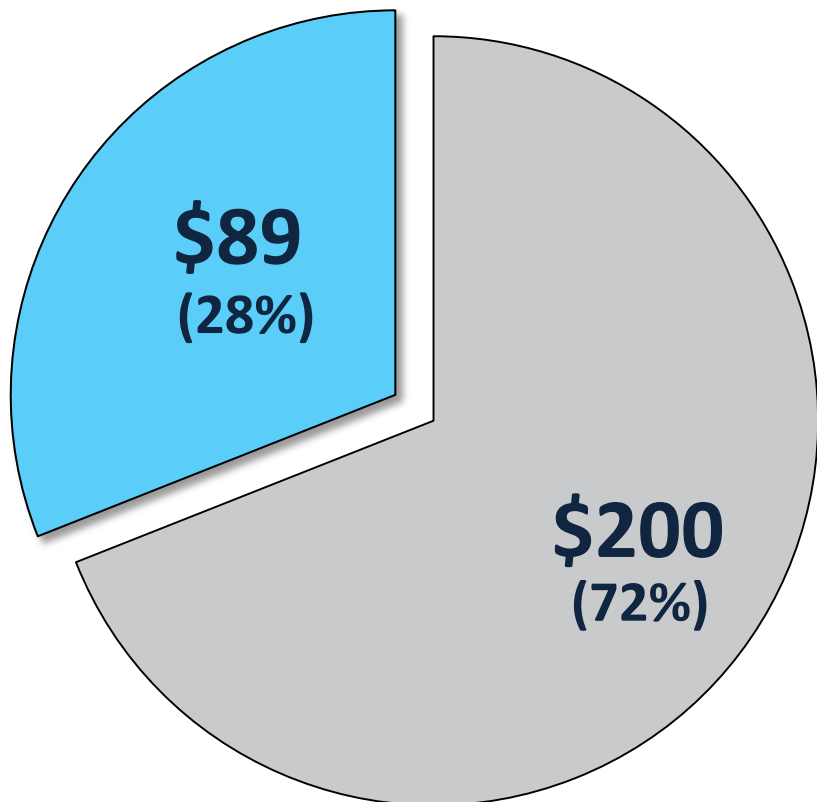
## 37 FFM states





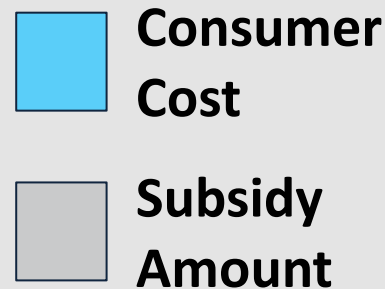
# Marketplace subsidies cover 72% of average monthly premiums for Utah enrollees in 2017

## Impact of monthly subsidies on ACA insurance premiums



Average monthly premium for those receiving subsidy:  
**\$89 per person**

### Subsidy Impact



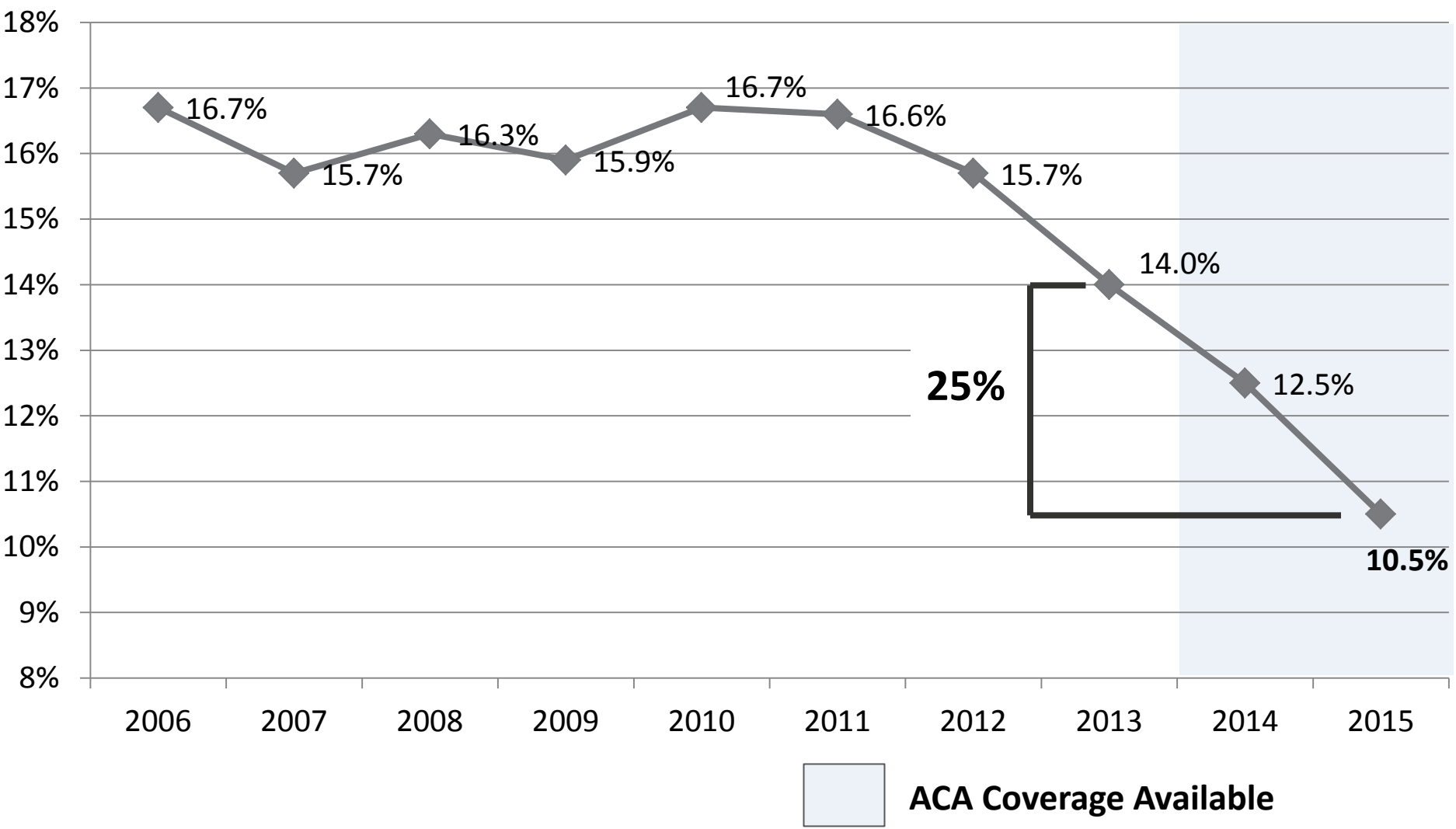
# Sliding-scale subsidies make insurance more affordable

*If your income/family size is on this chart, you qualify for a subsidy*

<u>Household Size</u>	<u>100%</u>	<u>139%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>
1	\$11,880	\$16,524	\$17,820	\$23,760	\$29,700	\$35,640	\$47,520
2	\$16,020	\$22,272	\$24,030	\$32,040	\$40,050	\$48,060	\$64,080
3	\$20,160	\$28,032	\$30,240	\$40,320	\$50,400	\$60,480	\$80,640
4	\$24,300	\$33,780	\$36,450	\$48,600	\$60,750	\$72,900	\$97,200
5	\$28,440	\$39,540	\$42,660	\$56,880	\$71,100	\$85,320	\$113,760
6	\$32,580	\$45,288	\$48,870	\$65,160	\$81,450	\$97,740	\$130,320
7	\$36,730	\$51,060	\$55,095	\$73,460	\$91,825	\$110,190	\$146,920
8	\$40,890	\$56,844	\$61,335	\$81,780	\$102,225	\$122,670	\$163,560

**For 2017, a family of four can earn \$90,000 a year and receive a premium subsidy**

# The latest U.S. Census data shows a 25% drop in the Utah's uninsured rate between 2013-15



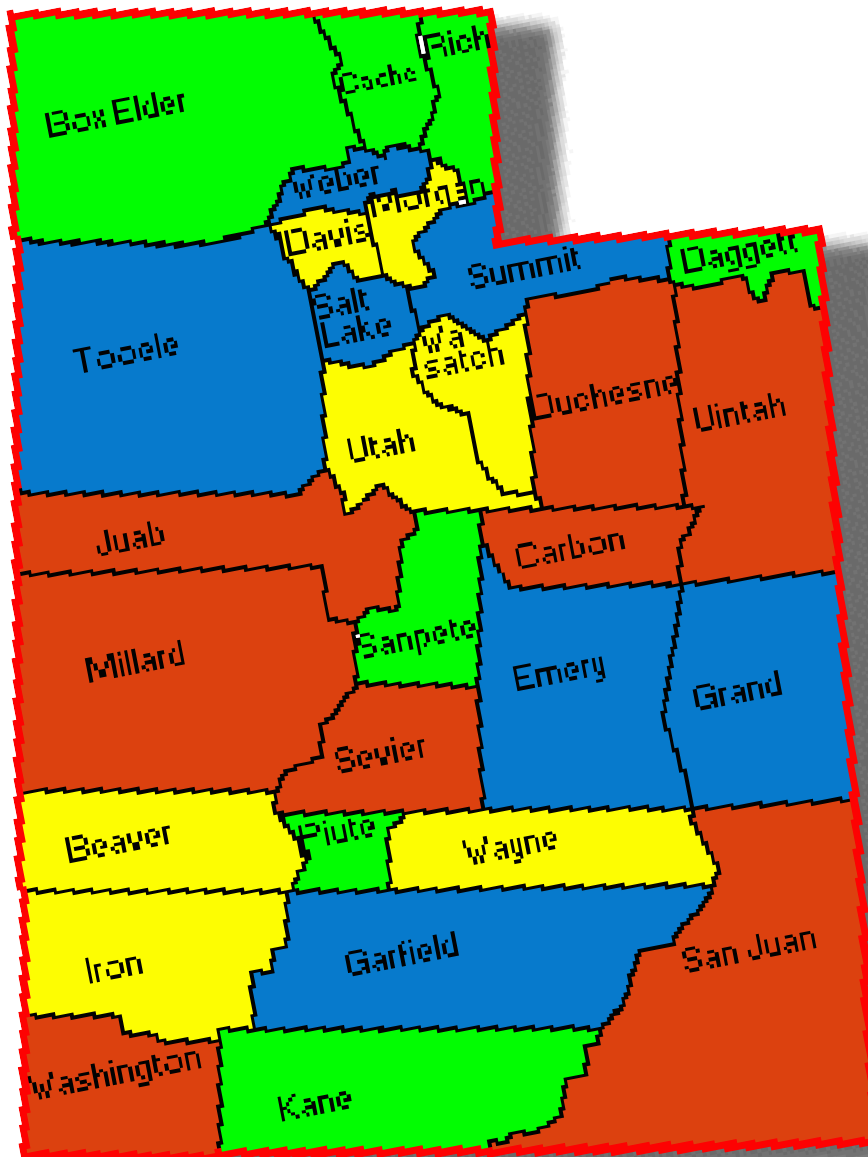
Source: [2015] U.S. Census: 2006-2015 American Community Survey 1-year estimates , S2701 (<https://www.census.gov/programs-surveys/acs/>)  
[2014] [www2.census.gov/programs-surveys/acs/tech\\_docs/accuracy/ACS\\_Accuracy\\_of\\_Data\\_2014.pdf](http://www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2014.pdf)  
[2006-2013] <http://www.census.gov/did/www/sahie/data/interactive/sahie.html>

# The number of uninsured Utahns has declined by 91,000 since 2013

Year	Uninsured Percent	Uninsured Number
2006	16.7%	400,573
2007	15.7%	388,199
2008	16.3%	399,117
2009	15.9%	397,784
2010	16.7%	414,476
2011	16.6%	417,274
2012	15.7%	398,299
2013	14.0%	402,000
2014	12.5%	366,000
<b>2015</b>	<b>10.5%</b>	<b>311,000</b>

# Uninsured Rates Dropped in all Utah Regions between 2013-15

COUNTY	Uninsured Rate (2015)
Morgan County, UT	8.2%
Davis County, UT	8.4%
Box Elder County, UT	9.1%
Tooele County, UT	9.2%
Cache County, UT	9.5%
Kane County, UT	10.1%
Utah County, UT	10.5%
Carbon County, UT	10.9%
Emery County, UT	10.9%
Summit County, UT	10.9%
Daggett County, UT	11.2%
Weber County, UT	11.6%
Salt Lake County, UT	12.2%
Rich County, UT	12.5%
Juab County, UT	12.7%
Sevier County, UT	13.4%
Sanpete County, UT	13.6%
Beaver County, UT	14.6%
Garfield County, UT	15.2%
Uintah County, UT	15.7%
Wasatch County, UT	15.7%
Piute County, UT	16.0%
Grand County, UT	16.2%
Iron County, UT	16.2%
Wayne County, UT	16.2%
Washington County, UT	16.9%
Duchesne County, UT	17.1%
Millard County, UT	17.5%
San Juan County, UT	19.9%



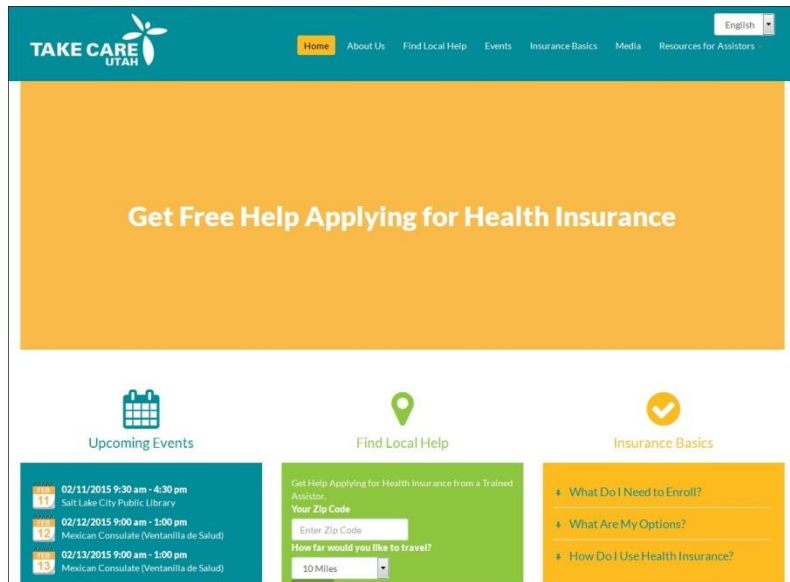
**Change in Uninsured Rate (2013-15)**

- 1<sup>st</sup> Quartile** (Green): 36% to 28%
- 2<sup>nd</sup> Quartile** (Grey): 27% to 24%
- 3<sup>rd</sup> Quartile** (Yellow): 23% to 18%
- 4<sup>th</sup> Quartile** (Red): 13% to -4%

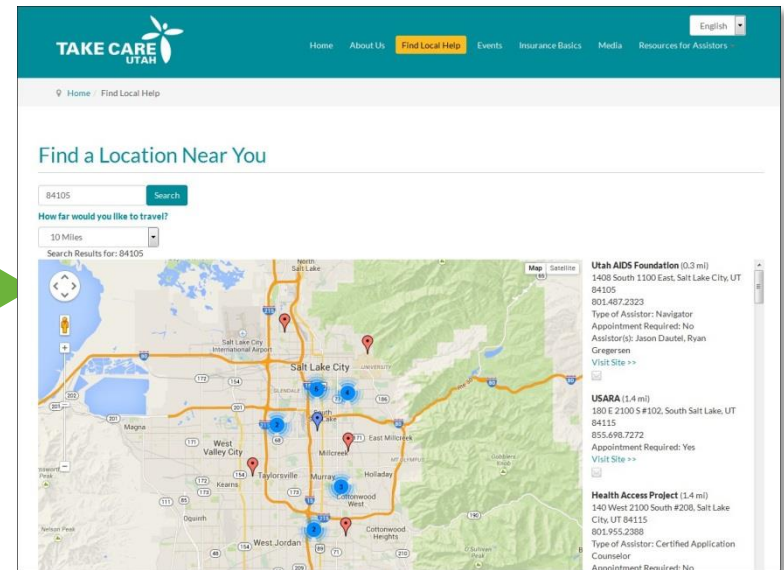
Source: U.S. Census Bureau, Small Area Health Insurance Estimates (2010-2015); <https://www.census.gov/did/www/sahie/>; Accessed 3/30/17

# Where can Utahns find help applying for health insurance?

**www.takecareutah.org | call 2-1-1**



The screenshot shows the homepage of the Take Care Utah website. At the top, there is a teal navigation bar with the logo and menu items: Home, About Us, Find Local Help, Events, Insurance Basics, Media, and Resources for Assistors. A language dropdown menu is set to English. Below the navigation bar is a large orange banner with the text "Get Free Help Applying for Health Insurance". Underneath the banner are three main sections: "Upcoming Events" with a calendar icon, "Find Local Help" with a location pin icon, and "Insurance Basics" with a checkmark icon. The "Upcoming Events" section lists three events: 02/11/2015 9:30 am - 4:30 pm at Salt Lake City Public Library, 02/12/2015 9:00 am - 1:00 pm at Mexican Consulate (Ventanilla de Salud), and 02/13/2015 9:00 am - 1:00 pm at Mexican Consulate (Ventanilla de Salud). The "Find Local Help" section includes a form to enter a zip code and a dropdown menu for travel distance, currently set to 10 Miles. The "Insurance Basics" section lists three topics: "What Do I Need to Enroll?", "What Are My Options?", and "How Do I Use Health Insurance?".



The screenshot shows the "Find a Location Near You" page on the Take Care Utah website. The navigation bar is the same as the homepage. Below the navigation bar, there is a search bar with the zip code "84105" entered and a "Search" button. A dropdown menu for "How far would you like to travel?" is set to "10 Miles". The main content area features a map of Salt Lake City with several red location pins. To the right of the map, there are three search results:

- Utah AIDS Foundation (0.3 mi)**  
1408 South 1100 East, Salt Lake City, UT 84105  
801.487.2323  
Type of Assistor: Navigator  
Appointment Required: No  
Assistor(s): Jason Dautel, Ryan Gregersen  
Visit Site >>
- USARA (1.4 mi)**  
180 E 2100 S #102, South Salt Lake, UT 84115  
855.698.7272  
Appointment Required: Yes  
Visit Site >>
- Health Access Project (1.4 mi)**  
140 West 2100 South #208, Salt Lake City, UT 84115  
801.955.2388  
Type of Assistor: Certified Application Counselor  
Appointment Required: No

TCU's trained counselors are ready to help you understand your new options to find affordable health care coverage today

# **Got Questions?**

## **We've Got Answers**

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