



## **Utah's Open Enrollment Begins Wednesday: Here's What You Need to Know.**

**Premiums are higher, but subsidies are stronger so that most Utahns can purchase coverage that is cheaper, or similar to 2017 prices**

FOR IMMEDIATE RELEASE

October 30, 2017

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**The Anderson Family**  
 Income: \$96,000 (333% FPL)  
 Residence: Draper, Utah  
 Age: 45,43,15,12,11



**How much do the Andersons pay for health insurance in 2018?**

**Benchmark Silver Plan**

<b>2017</b>	Monthly Premium:	\$1,135	Deductible:	\$7,000
	Monthly Subsidy:	\$352	Out-of-pocket max:	\$14,300
	Pay per month:	\$783	Primary co-pay:	\$30

**The Anderson's options for 2018**

<b>2018</b>	<b>Median Bronze</b> <small>Individual - Under \$100k Value Based (HSA)</small>	<b>Median Bronze +</b> <small>Individual - Under \$100k Health Care Expanded Range 11.0%</small>	<b>Benchmark Silver</b> <small>(121% Health Plan - Health Preferred Silver Care)</small>	<b>Median Silver</b> <small>Individual - Under \$100k Capay Plan</small>	<b>Median Gold</b> <small>Individual - Under \$100k Value Based (HSA)</small>
Monthly Premium:	\$1,162	\$1,523	\$2,009	\$2,052	\$2,289
Monthly Subsidy:	\$1,233	\$1,233	\$1,233	\$1,233	\$1,233
Pays per month:	\$25	\$289	\$775	\$819	\$1,055
Deductible:	\$13,400	\$13,300	\$9,000	\$8,000	\$3,000
Primary co-pay:	\$50	\$25	\$30	\$25	\$25

Source: <https://www.healthcare.gov/press/20171218-coverage-facts-act-repeal-coverage-2018/>

The next Open Enrollment period for individual market insurance begins on Wednesday, November 1st and many Utah families are concerned about how much health insurance will cost in 2018.

See the link below to the updated report, "[Preview of Utah's 2018 Insurance Marketplace](#)" which features detailed profiles showing how much nine Utah families will pay for insurance on the 2018 marketplace.

**Here is a summary:**

- >> Open enrollment begins November 1st and ends December 15th—lasting only 45 days, half as long as during previous years. Consumers who don't sign up or re-enroll by December 15th face the prospect of not being insured in 2018.
- >> Two health insurers (Select Health, University of Utah Health Plans) will sell plans in all 29 counties. Most Utahns will have a choice of up to 28 plans, including many HSA-qualified plans.
- >> Premium subsidies are intact and stronger than previous years--making health insurance more affordable for 150,000 Utahns. A Utah family of four earning between \$24,600 and \$98,400 qualifies for premium subsidies.
- >> Cost-sharing reductions (CSRs)--which lower deductibles and co-pays for 109,000 Utahns--are also intact because Utah's Insurance Department and Utah insurers anticipated the Trump administration would cut them and planned accordingly.
- >> In 2018 a young family of three living in Salt Lake County and earning \$44,000 will receive a premium subsidy of \$821 per month, making their cost for the median-cost Silver plan about \$282 per month.
- >> For Utahns who earn too much to receive premium subsidies (above \$98,400 for a family of four), off-marketplace Silver plans are between \$100 to \$150 cheaper per month than their on-marketplace equivalents. Bronze Plus plans linked to Health Savings Accounts (HSA) are also cheaper options due to their pre-tax savings,
- >> Utahns can access free help from Take Care Utah's network of navigators and brokers. Find the nearest assister by going to [www.takecareutah.org](http://www.takecareutah.org) or calling 2-1-1 from anywhere in the state.

**Preview of Utah's 2018 Insurance Marketplace UHPP**

October 30, 2017

[\(PDF\)](#)

Regular link: <http://www.healthpolicyproject.org/wp-content/uploads/17-10-30-Preview2018Marketplace.pdf>

**Utah's Open Enrollment begins November 1, 2017 and ends December 15, 2017.**

Free help is available from the trained experts at Take Care Utah. Find your nearest assistor by going to [www.takecareutah.org](http://www.takecareutah.org) or calling 2-1-1.

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<p><b>The Peterson Family</b>  <b>Income: \$44,000 (220% FPL)</b>  <b>Residence: Salt Lake City, Utah</b>  <b>Age: 24,23,1</b></p>		<p><b>How much do the Petersons pay for health insurance in 2018?</b></p>
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Benchmark Silver Plan				
2017	Monthly Premium:	<b>\$612</b>	Deductible:	<b>\$6,000</b>
	Monthly Subsidy:	<b>\$348</b>	Out-of-pocket max:	<b>\$2,000</b>
	Pay per month:	<b>\$263</b>	Primary co-pay:	<b>\$30</b>

The Peterson's options for 2018					
2018	Median Bronze	Median Bronze +	Benchmark Silver	Median Silver	Median Gold
	<small>U of U Health Plans - Healthy Preferred Bronze HSA</small>	<small>SelectHealth - Select Value HealthSave Expanded Bronze 3175</small>	<small>U of U Health Plans - Healthy Preferred Silver Copay</small>	<small>SelectHealth - Select Value Silver 4000 Copay</small>	<small>SelectHealth - Select Value Gold 1500</small>
<b>Monthly Premium:</b>	\$688	\$821	\$1,083	\$1,106	\$1,234
<b>Monthly Subsidy:</b>	\$825	\$825	\$825	\$825	\$825
<b>Pays per month:</b>	\$4	\$18	<b>\$258</b>	\$282	\$409
<b>Deductible:</b>	\$13,300	\$6,350	\$6,000	\$7,000	\$3,000
<b>Primary co-pay:</b>	No charge after deductible	\$25	\$30	\$25	\$25

Source: <https://www.healthcare.gov/see/plans>; 2018 Utah Individual Rates, Utah Insurance Department, 5/28/17; image: UHPP

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