Utah Health Care Index
State Health Policy Update

6th edition 2020

UHPP | Sustainable Health Care Solutions for Underserved Utahns
Our Busy Year:
2020 Advocacy and Accomplishments

- 65+ Action Alerts
- 60+ Quotes in Media
- Hundreds of messages delivered to Utah’s Congressional delegation
- 30+ Events/Presentations
- Shift to remote enrollment
Our Busy Year: 2020 Session and COVID-Response Priorities

During the 2020 session we kept you informed and asked for your support several important bills, including key successes:

- **HB38**– Substance Use and Health Care Amendments
- **HB207**– Insulin Access Amendments
- **Hb210** – Continuous Eligibility for Kids (partially FUNDED)
- **HB313** – Telehealth Parity Amendments

http://www.healthpolicyproject.org/2020-legislative-session/

Shortly after the session we got to work fighting for effective COVID-19 response

- Suspending work reporting requirements
- Increased federal Medicaid funding
- Medicaid coverage for COVID testing for uninsured
- Public health funding, health insurance outreach support, policies to increase access

http://www.healthpolicyproject.org/covid-19-policy-recommendations/
http://www.healthpolicyproject.org/covid-response-medicaid-matters/
Where do Utahns get health insurance?

Health Insurance Breakdown

- Employer Sponsored (Self Funded): 44%
- Government Sponsored: 24%
- Commercial Plans: 22%
- Uninsured: 10%

Data Sources: Centers for Medicare & Medicaid Services, Deseret Mutual Benefit Administrators, Public Employee Health Program, Utah Department of Health, Utah Insurance Department, and the U.S. Census Bureau.
Utah Uninsured Rate

Data source: U.S. Census Bureau American Community Survey
ACA Open Enrollment Info

- 2021: 207,371
- 2020: 201,272
- 2019: 194,813
~90% of Utahns enrolling in marketplace coverage eligible to receive a premium subsidy

Marketplace subsidies reduced the average premium from $424 to $104 in 2020

86% of Utahns could find a plan for $50 per month in 2021!
2015-2021 Individual On Exchange

2021 Participants

<table>
<thead>
<tr>
<th>Insurer</th>
<th>On/Off</th>
<th>2020 Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>SelectHealth</td>
<td>Both</td>
<td>179,742</td>
</tr>
<tr>
<td>UUHIP</td>
<td>Both</td>
<td>16,078</td>
</tr>
<tr>
<td>Cigna</td>
<td>Both</td>
<td>6,306</td>
</tr>
<tr>
<td>Molina</td>
<td>Both</td>
<td>3,954</td>
</tr>
<tr>
<td>Regence BCBS*</td>
<td>Both</td>
<td>1,450</td>
</tr>
<tr>
<td>BridgeSpan</td>
<td>Both</td>
<td>16</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>207,546</strong></td>
</tr>
</tbody>
</table>

ACA Plan Options

Who Is covered by the ACA?

Utahns covered by ACA Marketplace plans: more than **200,000**
*(Source: CMS, UHPP’s statement)*

Utahns receiving subsidies to help pay for Marketplace plans: more than **176,000**

Utahns covered by Medicaid Expansion: more than **75,000**
*(Source: Utah Medicaid Department)*

Essential workers covered by Medicaid: **19,000**
*(Source: CBPP, UHPP’s statement)*

Utahns with pre-existing conditions: estimates vary, between **438,000 to 1.2 million**
*(Sources: Kaiser Family Foundation and Center for American Progress)*

Utahns with COVID-19: more than **225,000**
Who Is covered on Medicaid?

- 20,321 Parents
- 47,501 Adults w/out Dependent Children
- 6,919 Targeted Adult
- 15,932 Kids on CHIP
- 4,514 Uninsured Testing
- 198,594 total kids covered

74,741 TOTAL Expansion
372,975 TOTAL Medicaid

http://www.healthpolicyproject.org/medicaid-enrollment-data/
Who Is covered on Medicaid?

Data source: Utah Department of Health

198,594 total kids covered
Utah Sees High Increase in Medicaid Enrollment in 2020

The increase in Medicaid enrollment during the pandemic is larger than the initial filings under Medicaid expansion in 2019.

Figure 2: Number of People Enrolled in Medicaid, Utah

Source: Utah Department of Health.

Graph from Utah Foundation, *Utah Priority No. 1: Health Care (Costs and Accessibility)*, August 2020, p. 2.
Why Is Utah Seeing Steep Enrollment Increase?

Continuous Coverage

- New rules in the Families First Coronavirus Response Act offer 6.2% boost in federal funding (FMAP).... WITH ‘MOE’ CONDITIONS that protect enrollees:
  - No new restrictions, cost-sharing, benefit cuts
  - Continuous coverage through the end of federal emergency period
- However, that is a short-term solution, while continuous coverage for kids, which passed 2020 session, was rescinded in special session.

Medicaid Expansion/New Enrollees

- Enrollment increase is normal during recession – from 2008-09, Utah had 15% increase in Medicaid without new policy change
- Other states with new expansions are seeing high enrollment as well
- Utah is unique because there is an increase in enrollment despite comparatively low unemployment increase during COVID-19 – this is GOOD and means gap population is accessing care
### What's in the Medicaid Fund?

**Data Source:** Utah Legislative Fiscal Analysts – 2020 Preliminary Fund Balances [PDF](https://le.utah.gov/interim/2020/pdf/00004443.pdf)

#### FY 2020 Preliminary Fund Balances

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Revenue Source</th>
<th>Preliminary FY 2020 Fund Balances</th>
<th>Requires Approp.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2246 (TAX) State Imposed Transit Tax Fund</td>
<td>supplemental sales and use tax collected per ULA 59-12-2003 for public transit districts within the cities, towns, and unincorporated areas</td>
<td>Beginning: 0, Revenues: 4,926,231, Expenses: 4,926,231, Ending: 0</td>
<td>No</td>
</tr>
<tr>
<td>2247 (TAX) Emergency Service Charge for PSAP</td>
<td>telephone surcharges</td>
<td>Beginning: 0, Revenues: 25,087,657, Expenses: 25,047,806, Ending: 39,851</td>
<td>No</td>
</tr>
<tr>
<td>2259 (DOH) Traumatic Brain Injury Fund</td>
<td>gifts, grants, donations; appropriations</td>
<td>Beginning: 732,957, Revenues: 150,000, Expenses: 203,757, Ending: 679,201</td>
<td>No</td>
</tr>
<tr>
<td>2253 (DOH) Pediatric Neuro-Rehabilitation Fund</td>
<td>gifts, grants, donations; appropriations</td>
<td>Beginning: 0, Revenues: 50,000, Expenses: 0, Ending: 50,000</td>
<td>No</td>
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<tr>
<td>2255 (OUT) Wire Estate Memorial Fund</td>
<td>interest</td>
<td>Beginning: 168,224, Revenues: 3,188, Expenses: 280, Ending: 171,132</td>
<td>No</td>
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<tr>
<td>2260 (OWS) Child Care Fund</td>
<td>donations, grants, interest</td>
<td>Beginning: 4, Revenues: 0, Expenses: 0, Ending: 4</td>
<td>No</td>
</tr>
<tr>
<td>2265 (DWS) Refugee Services Fund</td>
<td>federal grants; donations</td>
<td>Beginning: 41,477, Revenues: 82,393, Expenses: 20,293, Ending: 103,477</td>
<td>No</td>
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<tr>
<td>2275 (DNR) Water Commissioner Fund</td>
<td>assessments; interest</td>
<td>Beginning: 1,208,655, Revenues: 2,609,140, Expenses: 1,794,805, Ending: 2,622,990</td>
<td>No</td>
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<tr>
<td>2306 (GBF) Outdoor Recreation Infrastructure Account</td>
<td>appropriations; donations and grants; certain distributions; interest</td>
<td>Beginning: 7,624,451, Revenues: 4,648,650, Expenses: 2,317,315, Ending: 9,455,785</td>
<td>No</td>
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<tr>
<td>2313 (GOV) Crime Victim Reparation Fund</td>
<td>assessments against criminals</td>
<td>Beginning: 5,936,275, Revenues: 8,798,162, Expenses: 7,713,048, Ending: 7,021,389</td>
<td>Yes</td>
</tr>
<tr>
<td>2320 (GOV) State Elections Grant Fund</td>
<td>Federal Funds</td>
<td>Beginning: 0, Revenues: 992,939, Expenses: 923,527, Ending: 69,013</td>
<td>No</td>
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<tr>
<td>2321 (GOV) CGJ Justice Assistance Grant Fund</td>
<td>federal revenue; interest</td>
<td>Beginning: 52,278, Revenues: 87,578, Expenses: 0, Ending: 139,856</td>
<td>No</td>
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<tr>
<td>2327 (GOV) Suicide Prevention Fund</td>
<td>gifts, grants, and bequests</td>
<td>Beginning: 8,402, Revenues: 831,967, Expenses: 0, Ending: 846,368</td>
<td>No</td>
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<tr>
<td>2328 (GOV) Municipal Incorporation Expendable Special Revenue Fund</td>
<td>appropriations; fees</td>
<td>Beginning: 0, Revenues: 58,284, Expenses: 53,600, Ending: 5,284</td>
<td>No</td>
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<tr>
<td>2330 (INS) Insurance Fraud Vic Restitution Fund</td>
<td>restitution to persons harmed by fraudulent insurance acts</td>
<td>Beginning: 270,831, Revenues: 240,203, Expenses: 186,517, Ending: 324,117</td>
<td>No</td>
</tr>
<tr>
<td>2335 (INS) Title Insurance Recovery Educ &amp; Research Fund</td>
<td>assessments on title insurance producers; amounts recovered by the department under subrogated rights; interest</td>
<td>Beginning: 590,121, Revenues: 34,113, Expenses: 1,758, Ending: 622,476</td>
<td>No</td>
</tr>
</tbody>
</table>
Zooming In on the Medicaid Budget

- Revenue – $125.8m (mostly from the sales tax collected during economic recession)
- Expenses - $79.2m (even considering high enrollment increase due to pandemic)
- That leaves FY2021 starting with a balance of **$109.3m** - a great place to be!
In case I haven't made my point yet....

- Medicaid Budget Stabilization Restricted Account is only to be used only when Medicaid expenses increase over 8% in a fiscal year

- Utah has a healthy budget of $74.8m in that account and may not be able to tap into the account anytime soon

- We will know that the Medicaid budget is in any kind of trouble if the legislature decides to tap into this budget

- So far, so good!
Climbing A Mountain of Paperwork: work reporting requirements

- Create an account online
- Complete registration
- Complete online evaluation workshops
- Apply to 48 employers
- Report to the state on all 48 job applications

SUSPENDED
Health Care Continues to Be Top Issue for Voters

Utah Foundation found that health care was the top issue for Utah voters in 2020.

Altarum and UHPP conducted a survey in 2018 and found that:

- More than half experienced healthcare affordability burdens in the past year;
- Even more are worried about affording healthcare in the future; and
- Across party lines, they express strong support for policymakers to address these problems.
Top Health Care Concerns for Utahns

- **Cost of Insurance**
  - 58% of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding reasons like “don’t need it,” “don’t know how to get it” and other reasons.

- **Cost of Rx Drugs**
  - 30%—Skipped a recommended medical test or treatment
  - 24%—Did not fill a prescription
  - 19%—Cut pills in half or skipped doses of medicine

- **Transparency**
  - 93%—Show what a fair price would be for specific procedures
  - 93%—Require insurers to provide upfront cost estimates consumers
  - 92%—Require hospitals and doctors to provide up front patient cost estimates
High Health Care Costs Impact Most Households

71% of Utahns below $50k/year

46% over $100k/year
Looking Ahead: 2021 Priorities

**Outreach and Enrollment**
- Increase access for families, including undocumented kids
- Promote enrollment as tool to reduce racial disparities and address increased COVID-related need

**Health Equity**
- Maximize Medicaid to address COVID crisis and reduce other inequities
- Use administrative, legislative, and health system reform to improve access, quality, equity on state and federal level

**Health Care Affordability**
- Build on federal progress on surprise billing regulations to address gaps
- Prioritize reforms that address value and cost of care as a tool to improve access and equity
Thank You!

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