

Closing Utah's Coverage Gap: Comparing Cost, Quality & Coverage

Bill # (Sponsor):	S.B. 153 (Sen. Allen Christensen) <i>Access to Health Care</i>	S.B. 164 (Sen. B. Shiozawa) <i>Access to Health Care Amendments</i>
Overview and Benefit Description:	Provides access to Medicaid or employer-sponsored insurance to individuals below 100% federal poverty level (FPL) who are Medically Frail, uninsured, and vulnerable to becoming disabled; seeks federal/state match of 70%/30%	Covers Utahns earning up to 138% federal poverty level (FPL) using Medicaid expansion dollars to subsidize private market and employer-sponsored health insurance or pay for ACO based Medicaid; seeks federal/state match of 90%/10%
Covered Lives (2021):	13,900 [without woodwork, ie. currently eligible] 15,900 [with woodwork]	109,000 [without woodwork, ie. currently eligible] 146,000 [with woodwork]
Closes Coverage Gap: Full insurance:	No, covers 20% of gap Yes [Medicaid, Employer Sponsored]	Yes, covers 100% of gap Yes [Employer Sponsored, Private Market, Medicaid]
State cost (2016): State cost (2021):	\$25.9 million [with woodwork] \$40.4 million [with woodwork]	\$0 [with woodwork] \$77.8 million [with woodwork]
Tax \$ returned to UT:	\$611 million over 6 years	\$3.2 billion over 6 years
Cost per enrollee:	\$12,371	\$5,000
Potential ways to pay for:	-State General Fund	-State General Fund -Hospital Assessment -E-cigarette tax -Tobacco Settlement Acct -Changes to Preferred Drug List (up to \$4 million)
Limitations:	-Requires review of waiver after 5 years -Requires approval of waiver through Center for Medicaid Services (CMS) -Creates incentives for individuals to qualify as Medically Frail to get healthcare coverage	-Requires review of waiver after 3 years -Requires approval of waiver through CMS (already deemed "approvable")