53,000 Utahns live in the Coverage Gap

Updated Analysis of Utah Coverage Plans

January 2015

(*) Cost per-enrollee in FY2021; Revised consensus numbers (12/18/14)
53,000 Utahns live in the Coverage Gap

Which plans close Utah’s Coverage Gap?

- Healthy Utah Plan: Gap Covered 100%
- Partial Expansion: Gap Covered 100%
- Medically Frail (20%): 42,300 Utahns still in the gap
- Medically Frail (12%): 46,600 Utahns still in the gap

Revised consensus numbers (12/18/14)
53,000 Utahns live in the Coverage Gap

Healthy Utah Plan

Medically Frail (20%)

Medically Frail (12%)

Which plans close Utah’s Coverage Gap?

Revised consensus numbers (12/18/14)
53,000 Utahns live in the Coverage Gap

Which plan is most cost effective for Utah taxpayers?

- Medically Frail [12% covered] $2,718 per enrollee
- Medically Frail [20%] $2,515 per enrollee
- Partial Expansion $1,466 per enrollee
- Healthy Utah $533 per enrollee

(*) Cost per-enrollee in FY2021; Revised consensus numbers (12/18/14)
Utahns live in the Coverage Gap

Which plan is most cost effective for Utah taxpayers?

- Medically Frail [12% covered] $2,718 per enrollee
- Medically Frail [20%] $2,515 per enrollee
- Healthy Utah $533 per enrollee

(* Cost per enrollee in FY2021; Revised consensus numbers (12/18/14)
The Healthy Utah Plan provides affordable private insurance for 1.5x more Utahns than a partial expansion for 1/3 the cost to state taxpayers.
State Cost per Plan (2016, 2021)
(in $1,000’s)

<table>
<thead>
<tr>
<th>Plan</th>
<th>FY 16</th>
<th>FY 21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthy Utah</td>
<td>$16,100</td>
<td>$77,800</td>
</tr>
<tr>
<td>Medically Frail [12%]</td>
<td>$24,000</td>
<td>$28,100</td>
</tr>
<tr>
<td>Medically Frail [20%]</td>
<td>$70,100</td>
<td>$136,300</td>
</tr>
<tr>
<td>Partial Expansion</td>
<td>$40,000</td>
<td></td>
</tr>
</tbody>
</table>

(*) Revised consensus numbers (12/18/14)
Closing the Gap:
State Cost per Fiscal Year (in $1,000’s)

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>State Cost for Healthy Utah</th>
<th>State Cost for Partial Expansion</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 16</td>
<td>$(2,400)</td>
<td>$70,100</td>
</tr>
<tr>
<td>FY 17</td>
<td>$18,700</td>
<td>$99,200</td>
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<tr>
<td>FY 18</td>
<td>$35,900</td>
<td>$107,400</td>
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<td>FY 19</td>
<td>$45,000</td>
<td>$116,500</td>
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<td>$61,700</td>
<td>$126,200</td>
</tr>
<tr>
<td>FY 21</td>
<td>$136,300</td>
<td>$136,300</td>
</tr>
</tbody>
</table>

(*) Revised consensus numbers (12/16/14)
State Cost for Healthy Utah Plan plus Savings/Assessments

(*) Revised consensus numbers (12/16/14)
(*) Savings assumes a $10m/year provider assessment
Net State Cost for Healthy Utah Plan
(Total Cost minus Savings/Assessments)

(*) Revised consensus numbers (12/16/14)
(*) Savings assumes a $10m/year provider assessment
Savings/Assessments for Healthy Utah Plan by Category (in $1,000’s)

(* ) Revised consensus numbers (12/16/14)
(*) Savings assumes a $10m/year provider assessment
Newly-eligible Enrollment by Coverage Plan

(*) Revised consensus numbers (12/18/14)
Healthy Utah Plan Newly-Eligible Enrollment (#) by FPL Status

(*) Revised consensus numbers (12/16/14)
(*) Excludes “woodwork effect” or previously-eligible enrollment
Healthy Utah Plan Newly-Eligible Enrollment (%) by FPL Status

FY 16: 73% (Between 100-133% FPL), 27% (Between 0-100% FPL)
FY 17: 66% (Between 100-133% FPL), 34% (Between 0-100% FPL)
FY 18: 65% (Between 100-133% FPL), 35% (Between 0-100% FPL)
FY 19: 65% (Between 100-133% FPL), 35% (Between 0-100% FPL)
FY 20: 64% (Between 100-133% FPL), 36% (Between 0-100% FPL)
FY 21: 64% (Between 100-133% FPL), 36% (Between 0-100% FPL)

(*) Revised consensus numbers (12/16/14)
(*) Excludes “woodwork effect” or previously-eligible enrollment
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