

Some Utahns Find Affordable Insurance on Healthcare.gov, Some Don't

Read: <http://kuer.org/post/some-utahns-find-affordable-insurance-healthcaregov-some-don-t>

Listen: http://cpa.ds.npr.org/kuer/audio/2013/12/ACAWinnersLosers_web_0.mp3



By [Andrea Smardon](#)

Now that [healthcare.gov](#) is working better, more Utahns are going online to sign up for insurance. KUER's Andrea Smardon reports that it's affordable for some, expensive for others, and not available at all for more than 100,000 Utah citizens.

Phil Sherburne and his wife own a [small framing business](#) in Salt Lake City. They were without health insurance when Phil hurt his shoulder and they discovered his wife had gallstones. Because of these pre-existing conditions, they could not get insurance for their family of five. When healthcare.gov went live, Sherburne was one of the first to sign up. Come January 1st, his family will be insured for \$123 a month.

"It's a huge relief for my family, for our business, for everything," Sherburne says. "We're really gambling by not having insurance. Our business, our family, and our house are at risk by living with just the hope that we don't get hurt or sick."

Without the tax credits, Sherburne says the same health plan would have cost more than \$800 a month. People like Sherburne who are small business owners or contractors buying insurance on the private market are the ones who are finding good deals. That's according to Jason Stevenson, Education and Communications Director for [Utah Health Policy Project](#).

"Now their health status doesn't matter anymore, their age matters less, and there's going to be premium subsidies to bring down those costs of those monthly premiums," says Stevenson.

While those who are uninsured or low income may be finding good deals, Stevenson acknowledges that those with higher incomes or who get their insurance through a large company may see their premiums increase. Then there are those who don't qualify for any insurance at all. Under the Affordable Care Act, adults who fall under 100% of the poverty level should qualify for Medicaid, but Utah's leaders have not yet decided whether to expand Medicaid to cover that population.

“We meet the people who fall into the Medicaid gap, people who don’t qualify for Medicaid in Utah at every outreach and education event we give, and we’ve given 90 in the past couple months all around the state of Utah,” Stephenson says. “We meet them in our office when they come in to sign up for insurance and find out that they earn too little to qualify for the premium subsidies on the [healthcare.gov](https://www.healthcare.gov) website.”

Stevenson says there are more than 100,000 Utahns who fall into this gap. Governor Gary Herbert has said he will make a decision on whether to expand Medicaid soon. The state legislature will decide whether to approve that decision in its next session, which convenes January 27th.