

# Utah insurers, advocates predict smoother process as federal health marketplace reopens

**AP** By MICHELLE L. PRICE

Link: <http://www.therepublic.com/view/story/26ef1b0c0db84dce9d9593fe26416073/UT--Health-Overhaul-Utah-Exchange>

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SALT LAKE CITY — Following a rocky debut last year, the federal health insurance website reopens Saturday as Utah health advocates and insurers hope for a smoother process that gets more people covered.

"We expect some hiccups but no complete meltdowns," said Randal Serr with the enrollment assistance group Take Care Utah. "And we say that with our fingers crossed."

The federally-run online health marketplace launched in October 2013 with glitches and crashes that stymied those who tried to shop and sign up for insurance plans.

Federal officials worked through the bugs and by May of this year, nearly 85,000 Utah residents signed up for health coverage, passing a 57,000-person goal federal officials held for Utah

This time around, federal officials have not released enrollment goals for individual states but say they expect millions more will sign up around the



FILE - In this March 31, 2014, file photo, Charles Ellis, 53, of Salt Lake City, right, works with navigator Luis Rios while seeking help to buy health insurance at the Utah Health Policy Project in Salt Lake City. The federal online health marketplace re-opens this Saturday and Utah health advocates and insurers are hoping the process is smoother this year. When the website launched last year, glitches and crashes stymied those who tried to shop and sign up for insurance plans. (AP Photo/Rick Bowmer, File)

country.

Serr said his organization hopes to see at least 20,000 more Utah residents enroll this time around.

Consumers have already booked appointments for opening day and throughout next week to sign up, Serr said. Take Care Utah has also launched a Spanish-language media campaign and is working with community leaders to boost low enrollment rates among Latino children, Serr said.

Once people are ready to enroll, the website should be much improved this year, said Heidi Casteneda, a sales manager with SelectHealth, one of six insurance companies offering marketplace plans in Utah.

Officials this year have cut down the number of webpages new enrollees have to click through from 76 to 16.

"The member experience and the consumer experience going through the marketplace should be much, much improved," Casteneda said.

However the second year goes, Utah's Republican Gov. Gary Hebert said Thursday that "it can't be any worse than the first round."

About 3 million people visited the website on its first day last year, but only six people in the U.S. successfully signed up for coverage on the first day, according to documents released by a congressional committee.

"If there's ever been anything that's been rolled out that's been more inefficient than that, I don't know what it is," Herbert said at a news conference Thursday.

The governor thinks the law should be repealed or revised but said he thinks it's had "some modicum of success" by enrolling more so many in its first year.

Utah is one of 37 states where the federal government is running the online marketplace, a signature of President Barack Obama's health care law. Saturday marks the beginning of a three-month window to sign up for 2015 coverage through the website.

Those who signed up for 2014 insurance should be able to stay on their plans if they choose, but advocates and officials are urging people to shop around as plan rates have shifted.

Some Utah plans are cheaper for 2015 but overall costs have increased an average of 5.7 percent this year, according to the Utah Insurance Department.

Plan costs can vary based on someone's age, whether they use tobacco and where they live, with rural areas seeing higher rates.

In a mid-level benchmark plan, a 21-year-old nonsmoker in Salt Lake County could see a \$145 monthly premium in 2015, up from \$141 in 2014. In rural Daggett County, the monthly cost for the same plan has remained at about \$167.

The number of plans available varies by county, but in Utah, there are at least 50 options in each county.

While problems with the website itself are being addressed, critics of the health care law say that doesn't fix uncertainty in the future.

Rep. Dean Sanpei, a Provo Republican who serves on Utah's Health Reform Task Force, said he's concerned about several of the law's cost-stabilizing measures that, unless Congress steps in, will expire after 2016.

"Needless to say, it will be very disruptive," Sanpei said. "So to think that we've made the transition and it's all done is not a fair statement."