

# Health care enrollment deadline passes Tuesday

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SALT LAKE CITY — In the final days and hours of the third open enrollment period, health care navigators are busier than ever. "We get calls every day," said Randal Serr, the director of Take Care Utah, which helps people find health care coverage. "The phone is ringing off the hook."

Tuesday is the last day to sign up for health care coverage through the federal marketplace for people who need coverage to start Jan. 1. Most people signing up in the third open enrollment period since

President Barack Obama's health care law began are doing so to avoid stiff penalties, Serr said. Each year, the fine for not having health insurance increases. This coming year, the fine is \$695 per adult, half that per child, or 2.5 percent of income — whichever is higher. The fine maxes out at \$2,085 per family.

The unexpected shutdown of Arches Health Plan, the state's nonprofit insurance co-op, has also sent some 35,000 Utahns scrambling to find another plan.

Salt Lake City is among 19 other cities singled out by President Barack Obama for having the most uninsured people who are eligible for coverage.

According to the White House, 137,000 people in Salt Lake City and surrounding region are eligible but uninsured.

"Without getting caught up in the political debate, health care coverage is important," said Salt Lake County Mayor Ben McAdams. "Having more people with health care coverage lowers costs to consumers, it lowers costs to taxpayers."

The hardest groups to reach have been the invincibles — young people who are just starting out in their careers or families — and minorities.

American Indian or Alaska Native people were more than twice as likely to report being uninsured compared to the white population, according to a report from the Utah Department of Health. And Hispanic and Latino people were three times as likely to be uninsured, the report said — with nearly one in three reporting that they did not have health insurance.

53,000 Utahns signed up for health care plans through the federal marketplace between Nov. 1 to Dec. 5, according to the U.S. Department of Health and Human Services. That's a jump from the nearly 50,000 Utahns who signed up in the first month of enrollment last year

It's been the busiest month for navigators in the three years since the federal marketplaces launched, Serr said.

He estimated about half of those enrollees are renewing or changing their plans. The other half are people signing up for the first time.

Enrollment at [healthcare.gov](http://healthcare.gov) is open until Jan. 31, but people need to enroll by Tuesday for coverage to start Jan. 1. People who are uninsured for than 60 days will face fines.

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For free assistance finding a health insurance plan, visit [takecareutah.org](http://takecareutah.org) or call United Way at 211.