

Health Reform 201

Impact of Replacing ACA with AHCA in Utah



March 23, 2017

Who is UHPP?

Utah Health Policy Project is a **non-profit, non-partisan** organization advancing sustainable health care solutions for underserved Utahns, through better access, education, and public policy



www.healthpolicyproject.org



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Health Matters
Utah Health Policy Project
healthpolicyproject.org

Medicaid Expansion Gets Real

Some time during the last two months Utah's prospects for expanding Medicaid went from theoretical to possible.

Here's how it happened - and what it means.

Category	Value
Completed Applications	6,186
Individuals Applying	13,663
Utahns Eligible for Medicaid	24,580

Got a Glitch?

If healthcare.gov is ruining your day—contact trained experts at [Take Care Utah](#) and [United Way 2-1-1](#)—or check out the resources below.

Remember: The first enrollment deadline is [December 23](#).

Up and Away

Utah enrollment on healthcare.gov quadrupled in November—but the real surge that began on December 1 isn't captured in the newest data released by HHS.

2014 Utah Legislative Session

Monday, January 27th
First Day of 2014
Legislative Session

2014 Health-related legislation in process ([full list](#))

Balance Billing Amendments, Bird, J. Health Data Authority

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[Read the full calendar here](#)

FACT

Congress will try to make dramatic changes to the Affordable Care Act (also called Obamacare) this March and April

COMMITTEE PRINT

**Budget Reconciliation Legislative Recommendations Relating
to Repeal and Replace of the Patient Protection and Afford-
able Care Act**

1 **TITLE I—ENERGY AND**
2 **COMMERCE**
3 **Subtitle A—Patient Access to**
4 **Public Health Programs**

5 **SEC. 101. THE PREVENTION AND PUBLIC HEALTH FUND.**

6 (a) **IN GENERAL.**—Subsection (b) of section 4002 of
7 the Patient Protection and Affordable Care Act (42
8 U.S.C. 300u–11), as amended by section 5009 of the 21st
9 Century Cures Act, is amended—

Introducing the American Health Care Act (AHCA)

Previous GOP plans repealed more of the ACA...

Speaker Paul Ryan
The Better Way Plan
(33-page outline)

Rep. Tom Price
H.R. 2300:
Empowering Patients
First Act

- ✓ Switched to age-based tax credits
- ✓ Provided lower tax credits with no ceiling on income eligibility
- ✓ Repealed individual and employer mandates
- ✓ Eliminated Medicaid Expansion immediately
- ✓ Eliminated ACA's essential health benefits immediately
- ✓ Failure to maintain continuous coverage would result in 12/18-month 30% to 50% surcharge to cover pre-existing conditions
- ✓ Charged women more than men
- ✓ Changed age ratio to 5:1
- ✓ Capped pre-tax contributions of employer-based insurance
- ✓ Funded high-risk pools to help uninsurable

12 Things in the AHCA We Didn't Expect...

1. Protections for pre-existing conditions that match the ACA
2. No gender disparity for insurance premiums
3. Increased dollar amounts for age-based tax credits (2x gain)
4. Income ceiling for new tax credits (\$75k single, \$150k family)
5. No lifetime or annual caps on insurance benefits
6. Advanceable & refundable tax credits for premium assistance
7. Continuation of ACA's essential health benefits thru 2019
8. Caps on out-of-pocket expenditures (deductibles, OPMs)
9. Preservation of tax protections for employer-based insurance
10. No mention of selling insurance across state lines
11. Extension of tax credits to off-exchange plans
12. Keeps Medicaid expansion thru 2019

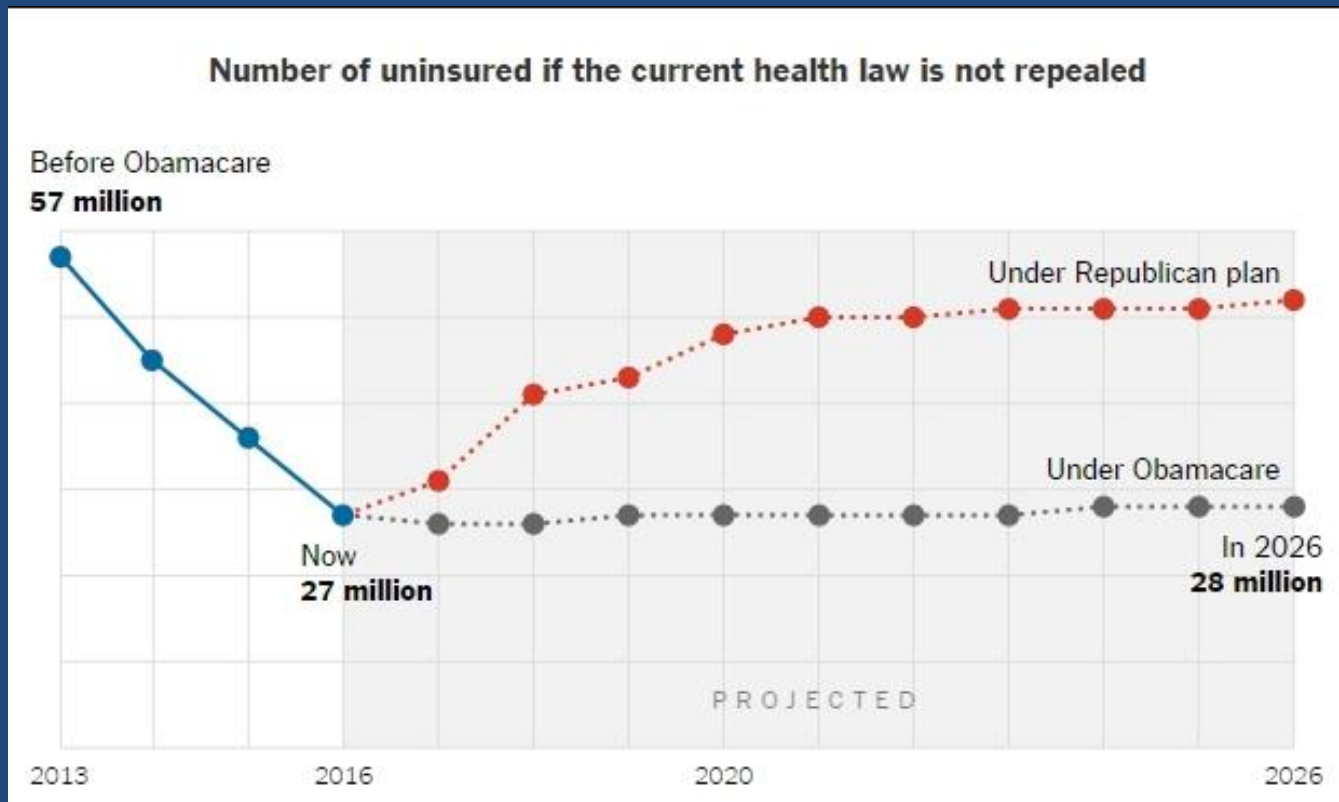
10 Things in the AHCA We Did Expect...

1. The bill doesn't actually repeal or replace the ACA...
2. Repeal of employer and individual mandates
3. Repeal of cost-sharing reductions (CSRs) that limit out-of-pocket costs
4. Continuous coverage requirement to avoid 30% surcharge on insurance premiums for 12 months (63-day uninsured limit)
5. Switching from income/family size subsidies to age-based tax credits
6. Allowing states to let insurers expand age-ratio from 3:1 to 5:1
7. Repeal of ACA taxes on insurers, high-income earners, tanning salons, medical device makers, insurers (\$10T over ten years)
8. Creation of Patient and State Stability Funds to support high-risk pools (\$100B over eight years)
9. Cuts Medicaid by changing to a per-capita funding model for states
10. Increase allowable contributions to Health Savings Accounts (HSAs)—and allow HSA funds to purchase OTC medications

7 Things the CBO Revealed About the AHCA

1. 14 Million Americans will lose coverage in 2018, and 24 million by 2026—doubling the U.S. uninsured rate to +18%
2. Utah uninsured rate likely to rise from 10.5% to 15% within 2-3 years
3. The ACA marketplace will remain “stable in most areas”
4. By 2020, two million people will lose employer-based coverage— which will grow to seven million by 2026
5. Medicaid funding will be cut by \$880 billion by 2026— resulting in serious benefit and coverage cuts to Utah kids, pregnant women, and people with disabilities
6. Premiums will rise 15-20% over the next few years before falling as older & sicker people lose coverage and drop out of the market
7. The GOP plan will reduce the federal deficit by \$337 billion largely due to massive cuts to Medicaid
8. The GOP plan increases the deficit by repealing \$600 billion in taxes on capital gains, insurers, prescription drugs and indoor tanning

CBO prediction: **24 million** **more uninsured Americans by 2026**



Reasons for AHCA coverage loses:

- 1) Repeal of individual and employer mandates
- 2) Premium increases / affordability
- 3) Medicaid cuts

How can insurance premiums change?

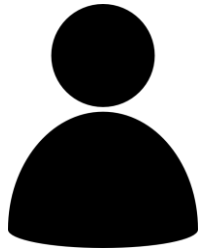
CHANGE

- 1) Age (return to ratio of 5:1)
- 2) Tobacco use (ratio of 1.5:1)
- 3) Geography (by counties)
- 4) ~~Health history (pre-existing)~~
- 5) ~~Gender (women pay more)~~

Due to the return to a 5:1 age ratio, Utahns over age 40 will face premiums hikes up to 30%

The ACHA repeals the individual mandate starting in 2018

Which-ever is higher...



\$695 per adult



\$347.50 per child



Up to \$2,085 per household*

%

...or 2.5% of adjusted gross income**

() Gross income minus the filing threshold**

(*) Flat fee is adjusted for inflation after 2016

ACHA age-based annual tax credits

\$2,000	age 0-30
\$2,500	30-39
\$3,000	40-49
\$3,500	50-59
\$4,000	60+

- Tax credits begin to phase-out at **\$75,000 for single filers**, and **\$150,000 for joint filers**, according to Modified Adjusted Gross Income (MAGI)
- Credit amount adjusted annual by CPI + 1% starting in 2021
- Phase-out is equal to 10% of excess of MAGI above limit, e.g. tax credit for 29 year old (\$2,000) would zero out at \$95,000

Who qualifies for the new AHCA tax credits?

- Those covered by state-approved individual health insurance (on or off-exchange) that does not cover non-excepted abortions
- Citizens or nationals of the United States or qualified aliens
- Those not incarcerated other than pending disposition of charges
- Note: Unclear if AHCA tax credits can be applied to health care sharing ministries, and those covered by short-term coverage or unsubsidized COBRA coverage

Who is Excluded from Coverage?

- Those covered by employer-based insurance
- Those covered by government-sponsored coverage (Medicaid, CHIP, Medicare, Tricare, or some COBRA plans)
- Those covered by grandfathered or grandmothers plans
- Undocumented immigrants

Who Wins & Loses under the AHCA ?

Winners

Younger people
(< age 40)

High-income earners insured by individual market (~1.3 % of Utah pop.)
(tax credits up to \$75k single, or \$150k joint filers; higher than ACA)

High-income earners who pay ACA capital gains taxes (~3% of Utah households)
(tax cut for over \$250,000 joint filers, \$200,000 single filers)

Tanning salons, insurance executives, medical devices
(repeals ACA taxes)

Losers

Older people
(> age 40, and especially ages 55-64)

Utah Medicaid recipients
Kids, pregnant woman, people with disabilities, parents under 50% of poverty)

Anyone concerned about high deductibles
(cost-sharing help cut for 72% of Utah families—deductibles will rise 3x to 6x)

Low-income Utah families with kids on Medicaid or CHIP
(no tax credit for their kids)

Rural Utahns
(No geographic adjustment for locally higher premiums)

Comparing Monthly Tax Credits for Utah Families



Pulsiphers

Ages: 37,35,12,10,8,6 (Kids on Medicaid)
 Sevier County
 Annual income: \$36,000
 % of poverty level: 109%

ACA

\$652

AHCA

\$375



Hernandez's

Ages: 32, 29,10,12 (Kids on Medicaid)
 Salt Lake County
 Annual income: \$26,000
 % of poverty level: 109%

\$502

\$375



Shumways Ages: 24,23,1
 Salt Lake County
 Annual income: \$44,000
 % of poverty level: 220%

\$348

\$500



Petersons

Ages: 55,52,17,14,12, 10 (Kids on CHIP)
 Utah County
 Annual income: \$53,000
 % of poverty level: 160%

\$779

\$500



Smiths

Ages: 62,60
 Washington County
 Annual income: \$42,000
 % of poverty level: 263%

\$1,210

\$667





The Shumways

Family of 4

Ages: 32, 32, 12, and 10

Income: \$40,000

Children on CHIP

Repealing the ACA **will double the health insurance exposure** for the middle-class Shumway family....

**162%
FPL**

	Real Premium (annual)	Deductible (annual)	Premium + Deductible	P+D as % of income	Out-of-Pocket Max	Total (P+OPM)
ACA (Benchmark Silver Plan)	\$1,951*	\$1,400**	\$3,351	8.4%	\$4,000	\$5,951
AHCA (Latest plan)	\$1,000***	\$6,000	\$7,000	17.5%	\$10,000	\$11,000
Difference	-48%	+329%	+109%	+109%	+150%	+85%

(*) ACA: \$162.56 monthly premium after \$386.82 monthly subsidy; [Unsubsidized monthly premium for two adults: \$549.38]

(**) ACA: Cost-sharing reductions (CSRs) decreased deductible from \$7,000 to \$1,400 annual. CSRs not included in AHCA.

(***) ACHA: \$500 monthly premium (\$6,000 annual) offset by \$5,000 age-based tax credit (\$2,500 per parent); \$83 monthly premium



The Simonsens

Family of 4

Ages: 32, 32, 12, and 10

Income: \$120,000

Repealing the ACA **will**
decrease real premium costs
by 9x for the Simonsen family

487%
FPL

	Real premium (annual)	Deductible (annual)	Premium + Deductible	P+D as % of income	Out-of-Pocket Max	Total (P+OPM)
ACA (Benchmark Silver Plan)	\$10,354*	\$7,000	\$17,354	14.5%	\$14,300	\$24,654
AHCA (Latest plan)	\$600**	\$6,000	\$6,600	5.5%	\$10,000	\$10,600
Difference	-94%	-14%	-62%	-62%	-30%	-57%

(*) ACA: \$862.80 monthly premium. No subsidy

(**) ACHA: \$800 monthly premium (\$9,600 annual) offset by \$9,000 age-based tax credits (\$2,500 per parent; \$2,000 per child); \$50 month premium after tax credit

FACT: The AHCA tax credits will allow a family of 4 earning \$120,000 a year **to pay less in premiums than an identical family making \$40,000**



The Shumways

Family of 4

Ages: 32, 32, 12, and 10

Income: \$40,000

167% of poverty level



The Simonsens

Family of 4

Ages: 32, 32, 12, and 10

Income: \$120,000

467% of poverty level

**Annual
Premium**

\$1,000

\$600

Notes: Shumways: Assuming \$500 monthly premium [9% discount from 2017 ACA Benchmark Silver plan] (\$6,000 annual) offset by \$5,000 age-based tax credit (\$2,500 per parent); no tax credits for kids because they are on Medicaid; \$83 monthly premium; Simonsens: Assuming \$800 monthly premium [7% discount from 2017 ACA Silver Benchmark plan] (\$9,600 annual) offset by \$9,000 age-based tax credits (\$2,500 per parent; \$2,000 per child); \$50 month premium after tax credit

The next Open Enrollment period would be cut in half under proposed HHS regulations



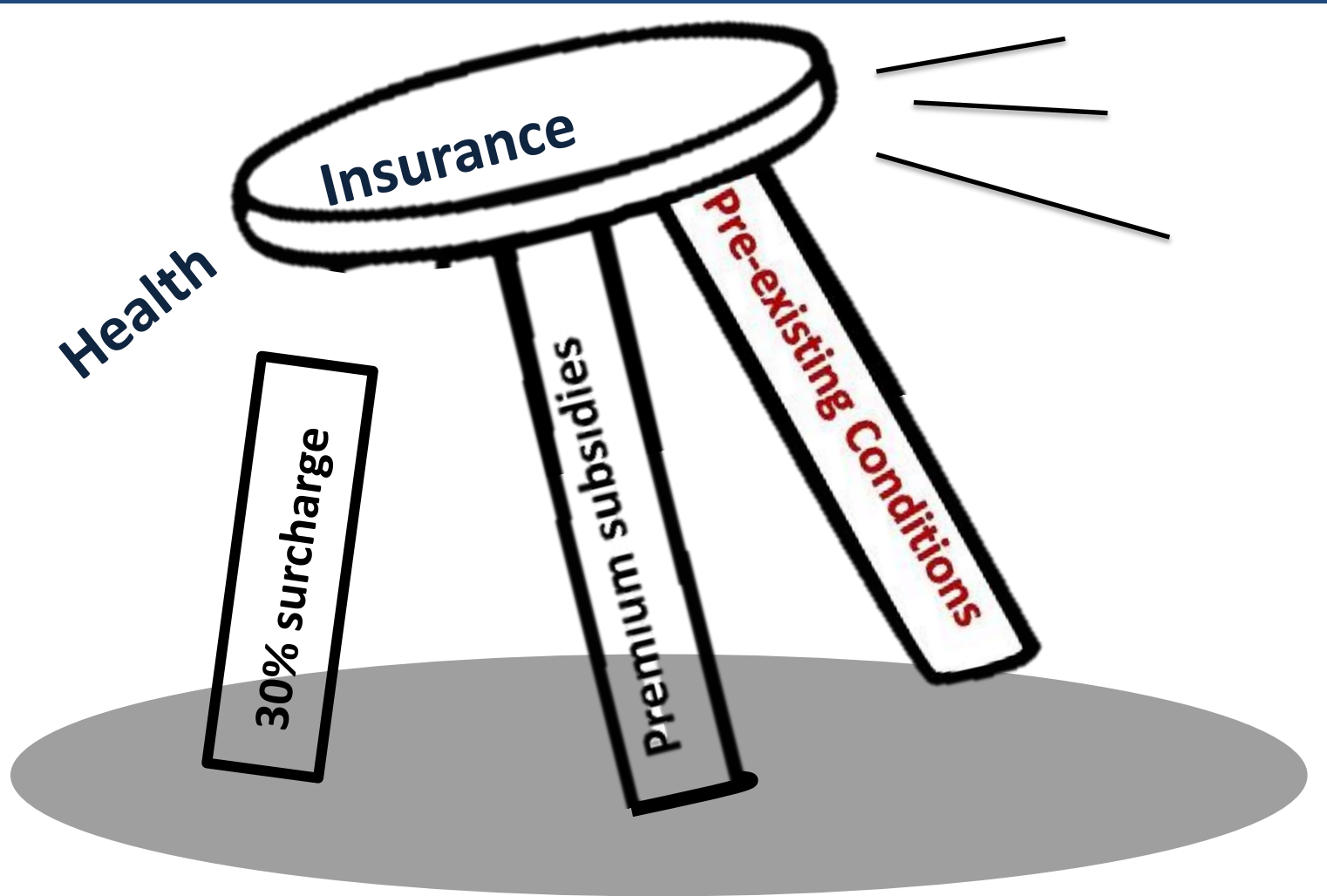
2018 (proposed)



Next Open Enrollment: Nov. 1, 2017 -- Dec. 15, 2017

After Repeal

Most insurers believe the 30% premium surcharge
won't be enough to stabilize risk pools



Summary: Impact of repealing the ACA on Utahns



Reduces financial assistance for tens of thousands of Utah families by replacing income-based subsidies with age-limited tax credits



Cuts tax credits for families with children covered by Medicaid /CHIP



Spikes insurance premiums by 20-30% for older Utahns [age 40+]



Penalizes Utahns with a 12-month, 30% surcharge on insurance premiums if they don't sign up—essentially a “sick penalty” because only the desperately sick will pay the extra cost



Sets up **Medicaid for deep benefit cuts** by creating state budget holes



Raises co-pays and deductibles for 72% of Utahns enrolled in marketplace insurance by eliminating cost-sharing assistance



Cuts Medicaid by \$882 billion—leading to coverage & benefit cuts



Makes 52 million Americans uninsured by 2026 - according to CBO report

Proposed Timeline for Passing the AHCA

HOUSE

Early January | Congress passed a budget resolution with instructions to develop the language for package.

March 6 | Ways & Means and Energy & Commerce committees released drafts of American Health Care Act (AHCA)

March 8 | The House Ways & Means and Energy & Commerce committees begin bill mark-up process

March 8-10 | Each committee will then vote on their bill and we expect each committee to pass their version.

March 13 | House Republicans send the approved language to the Budget Committee to combine into one bill.

March 13-16 | Budget Committee must confirm bill satisfies reconciliation instructions to reduce costs by \$2 billion dollars over the next 10 years. Budget Committee needs “score” from the Congressional Budget Office (“CBO”). CBO score is expected by March 15. CBO score will include the cost estimate, who receives tax cuts, how many people will lose coverage and the impact on federal Medicaid spending.

March 15-16 | If bill satisfies reconciliation requirements, Budget Committee approves bill and sends to the Rules Committee for a vote.

March 20-24 | Republicans send approved language from Rules committee to the floor of the House for debate, amendments, and a floor vote **Note:** We do not believe that the Republican leadership has the votes for passage and may not have the votes locked down even when the bill hits the House floor. They will be working the House members to vote in favor of the reconciliation legislation from now through the roll call vote on the floor.

SENATE

March 27 | If the House passes the bill, it will go to the Senate, bypass the committees and head straight to the floor.

March 27-28 | Senate Parliamentarian will certify which portions are sufficiently related to the federal budget. Any items that do not meet this test will be eliminated from the legislation (i.e. the so-called “Byrd Bath”)

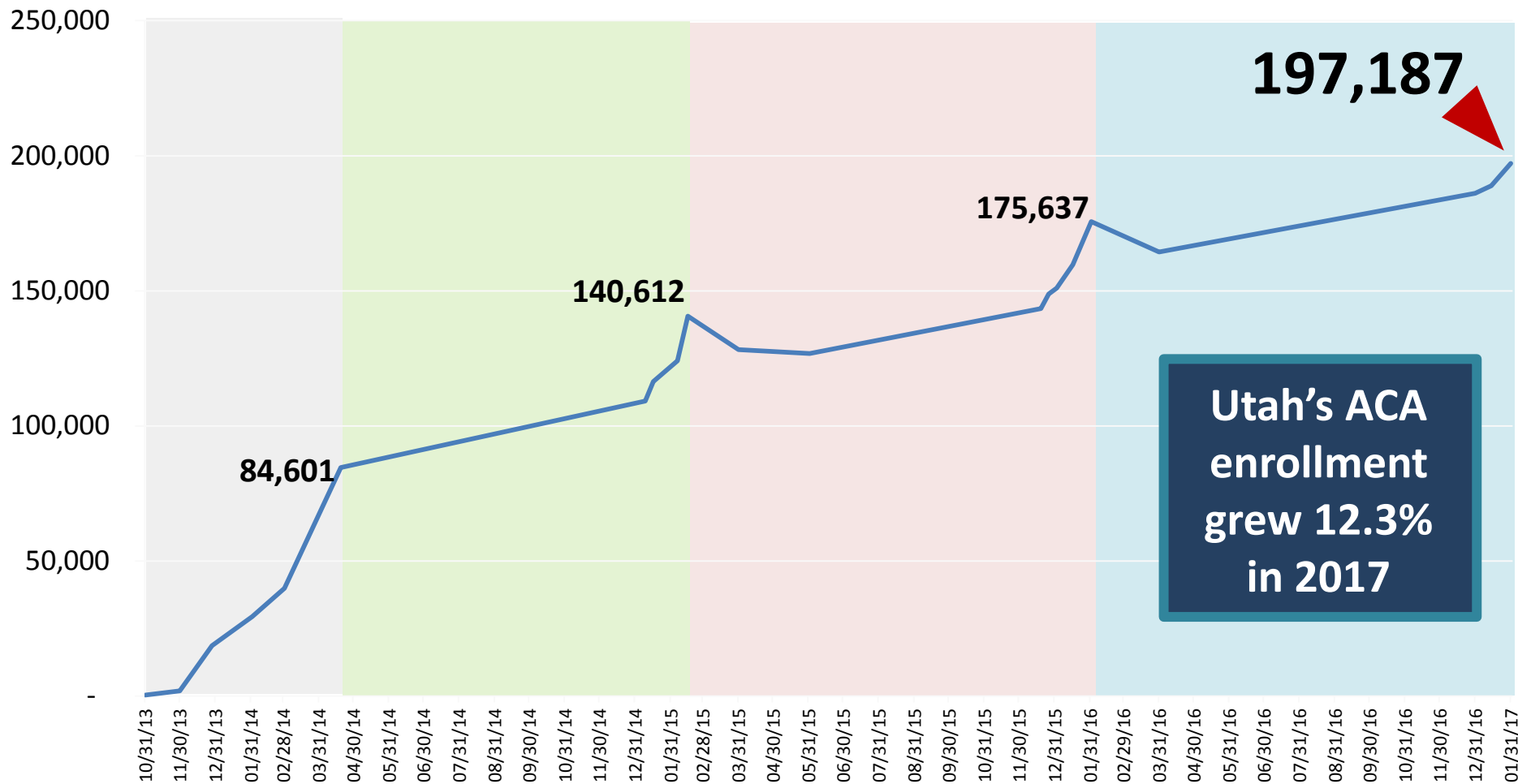
March 27-30 | Senate rules require 20 hours of debate before a vote. Only 51 votes are required to pass budget reconciliation in the Senate. If the Senate does not pass the same bill as the House, the Senate will send the bill back to the House for one last vote.

April 3-7 | Likely week of Senate vote and conference committee to reconcile differences between bills. Sent to President Trump for signature.

April 10-21 | Scheduled April recess for Congress

Where Utah Stands in 2017

Utah's sign-ups on healthcare.gov reached 197,187 in 2017



Utah's ACA enrollment grew 12.3% in 2017

[OE1-a] Health Insurance Marketplace: February Enrollment Report (Oct. 1, 2013-March 1, 2014), <http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.cfm>; [OE1-b] Health Insurance Marketplace: November Enrollment Report (November 13, 2013), For the period: October 1, 2013 - November 2, 2013, https://aspe.hhs.gov/sites/default/files/pdf/180496/rpt_enrollment.pdf [OE1-c] Health Insurance Marketplace: January Enrollment Report (January 13, 2014), For the period: October 1, 2013 - December 28, 2013, https://aspe.hhs.gov/sites/default/files/pdf/177611/ib_2014jan_enrollment.pdf [OE1-d] Health Insurance Marketplace: February Enrollment Report (February 12, 2014), For the period: October 1, 2013 - February 1, 2014, https://aspe.hhs.gov/sites/default/files/pdf/177606/ib_2014feb_enrollment.pdf [OE1-e] Health Insurance Marketplace: March Enrollment Report (March 11, 2014), For the period: October 1, 2013 - March 1, 2014, https://aspe.hhs.gov/sites/default/files/pdf/76811/ib_2014Mar_enrollAddendum.pdf [OE1-f] Health Insurance Marketplace: Summary Enrollment Report: State Profile, (May 1, 2014), <https://aspe.hhs.gov/sites/default/files/pdf/93806/ut.pdf>

[OE2-a] Health Insurance Marketplace: December Enrollment Report, (December 30, 2014), For the period: November 15, 2014 - December 15, 2014, https://aspe.hhs.gov/sites/default/files/pdf/77201/ib_2014Dec_enrollment.pdf [OE2-b] Health Insurance Marketplace: January Enrollment Report, (January 27, 2015), For the period: November 15, 2014 - January 16, 2015, https://aspe.hhs.gov/sites/default/files/pdf/33826/ib_2015jan_enrollment.pdf [OE2-c] Health Insurance Marketplace: March Enrollment Report, (March 10, 2015), For the period: November 15, 2014 - February 22, 2015, https://aspe.hhs.gov/sites/default/files/pdf/83656/ib_2015mar_enrollment.pdf; [OE2-d] State-Level Data from the ASPE January Health Insurance Marketplace Enrollment Report For The 2016 Open Enrollment Period; March 31, 2015 Effectuated Enrollment Snapshot; 15-06-02; <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

[OE3-a] Health Insurance Marketplace: January Enrollment Report, (January 7, 2016), For the period: November 1, 2015 - December 26, 2015, <https://aspe.hhs.gov/sites/default/files/pdf/167981/MarketPlaceEnrollJan2016.pdf>; [OE3-b] Health Insurance Marketplace Open Enrollment Snapshot - Week 11; January 10, 2016 - January 16, 2016 (Released: 1/20/16); Health Insurance Marketplace Open Enrollment Snapshot - Week 13 January 24, 2016-February 1, 2016; <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>; [OE3-c] Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report (March 11, 2016), For the period: November 1, 2015 - February 1, 2016, <https://aspe.hhs.gov/sites/default/files/pdf/187866/Finalenrollment2016.pdf>; [OE3-d] March 31, 2016 Effectuated Enrollment Snapshot (Released: June 30, 2016), <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

[OE4] - [2017 Final] Biweekly Enrollment Snapshot; Weeks 12 through 14; Date 2017-02-03; Weeks 12-14; 11/1/16 thru 1/31/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2017] Biweekly Enrollment Snapshot; Date 2017-01-18; Weeks 10-11; 11/1/16 - 1/14/17; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-01-18.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>; [2016] Biweekly Enrollment Snapshot; Date 2017-01-04; Weeks 8-9; 11/1/16 - 12/31/16; Link: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-01-04.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>

Utah's enrollment growth ranked #3 among 37 FFM* states

Rank	State	2016 Open Enrollment 3 (Final)	2017 Open Enrollment 4 (Final)	Difference (#)	Difference (%)
1	Hawaii	14,564	18,938	4,374	30.0%
2	South Dakota	25,999	29,622	3,623	13.9%
3	Utah	175,637	197,187	21,550	12.3%
4	Oregon	147,109	155,430	8,321	5.7%
5	Wyoming	23,770	24,826	1,056	4.4%
6	New Jersey	288,573	295,067	6,494	2.3%
7	North Dakota	21,604	21,982	378	1.7%
8	Wisconsin	239,034	242,863	3,829	1.6%
9	Nevada	88,145	89,061	916	1.0%
10	Florida	1,742,819	1,760,025	17,206	1.0%

(*) FFM means federally-facilitated marketplace, or healthcare.gov

Sources: [2017 Final] Biweekly Enrollment Snapshot; Weeks 12 through 14; Date 2017-02-03; Weeks 12-14; 11/1/16 thru 1/31/17; Link:

[https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-](https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending)

[03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending](https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending); [2016 Final] Health Insurance Marketplace Open Enrollment Snapshot - Week 13; Date 2016-02-04;

Week 13; 11/1/15 thru 1/31/16; <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>

Utah's Recent ACA Enrollment Growth Remains Concentrated in Utah County

ZIP CODE	City	2017	2016	# Change 2016-17	% Change 2016-17	2017 Rank
84043	Lehi	4,479	3,827	652	17.0%	1
84095/84009*	South Jordan	4,343	3,835	508	13.2%	2
84003	American Fork	3,538	3,291	247	7.5%	3
84062	Pleasant Grove	3,497	3,253	244	7.5%	4
84790	St. George	3,412	3,208	204	6.4%	5
84770	St. George	3,368	3,112	256	8.2%	6
84020	Draper	3,333	2,936	397	13.5%	7
84660	Spanish Fork	3,232	2,698	534	19.8%	8
84604	Provo	3,006	2,604	402	15.4%	9
84065	Riverton/Bluffdale	2,868	2,527	341	13.5%	10
84010	Bountiful	2,824	2,745	79	2.9%	11
84096	Herriman	2,818	2,521	297	11.8%	12
84119	West Valley City	2,788	2,901	-113	-3.9%	13
84058	Orem	2,783	2,479	304	12.3%	14
84404	Ogden	2,760	2,646	114	4.3%	15
84121	Cottonwood Heights	2,747	2,530	217	8.6%	16
84057	Orem	2,719	2,574	145	5.6%	17
84120	West Valley City	2,664	2,842	-178	-6.3%	18
84015	Clearfield	2,613	2,625	-12	-0.5%	19
84663	Springville	2,527	2,191	336	15.3%	20

(*) In 2015, the USPS split the 84095 ZIP code for South Jordan into two ZIP Codes. The new ZIP Code is 84009, which includes all of the Daybreak planned community. 84095 had 3,007 people enrolled in OE4; while 84009 had 1336 enrolled in OE4 - making a total of 4,343 for South Jordan. The OE3 data in this chart also accounts for the two ZIP Codes,. During OE3 the 841095 ZIP Code enrolled 3,669 people, while only 166 people were counted for enrollment in 84009. Source: https://about.usps.com/news/state-releases/ut/2015/ut_2015_0522.htm

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016; <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>; [2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Enrollment grew more in newer suburban areas of Salt Lake County

SLCO

Salt Lake County

City	Zip Code	Open Enrollment 3 (as of 2/1/16)	Open Enrollment 4 # (as of 12/24/16)	# Change OE3 to OE4	% Change OE3 to OE4
Draper	84020	2,936	3,333	397	13.5%
Magna	84044	1,241	1,117	-124	-10.0%
Midvale	84047	2,036	1,974	-62	-3.0%
Riverton	84065	2,527	2,868	341	13.5%
Sandy	84070; 84092; 84093; 84094	7,088	7,450	362	5.1%
West Jordan	84084; 84088	3,576	3,485	-91	-2.5%
South Jordan	84095, 84009	3,835	4,343	508	13.2%
Herriman	84096	2,521	2,818	297	11.8%
Salt Lake City	84101-84114; 84116- 84124	23,681	23,770	89	0.4%
South Salt Lake	84115	1,800	1,807	7	0.4%
West Valley City	84128; 84120; 84119; 84118	9,493	9,005	-488	-5.1%
TOTAL		60,568	61,970	1402	2.3%

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016;

<https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>

[2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Total ACA enrollment in Utah County grew 26.7% in 2016-17

UTCO

Utah County

City	Zip Code	Open Enrollment 3 (as of 2/1/16)	Open Enrollment 4 (as of 12/24/16)	# Change OE3 to OE4	% Change OE3 to OE4
American Fork	84003	2948	3,538	590	20.0%
Alpine	84004	719	905	186	25.9%
Eagle Mountain	84005	1539	1,940	401	26.1%
Cedar Valley	84013	71	70	-1	-1.4%
Lindon	84042	752	932	180	23.9%
Lehi	84043	3501	4,479	978	27.9%
Saratoga Springs	84045	1324	1,785	461	34.8%
Orem	84057, 84058, 84097	5,808	7,399	1,591	27.4%
Pleasant Grove	84062	2,931	3,497	566	19.3%
Provo	84601, 84602, 86604, 84606	5,702	7,081	1,379	24.2%
Goshen	84633	59	59	0	0.0%
Payson	84651	1,410	1,760	350	24.8%
Salem	84653	557	768	211	37.9%
Santaquin	84655	695	883	188	27.1%
Spanish Fork	84660	2,377	3,232	855	36.0%
Springville	84663	1,929	2,527	598	31.0%
Mapleton	84664	665	939	274	41.2%
TOTAL		32,987	41,794	8,807	26.7%

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016; <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>

[2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Total ACA enrollment in Washington County grew 6.1% in 2016-17

WACO

Washington County

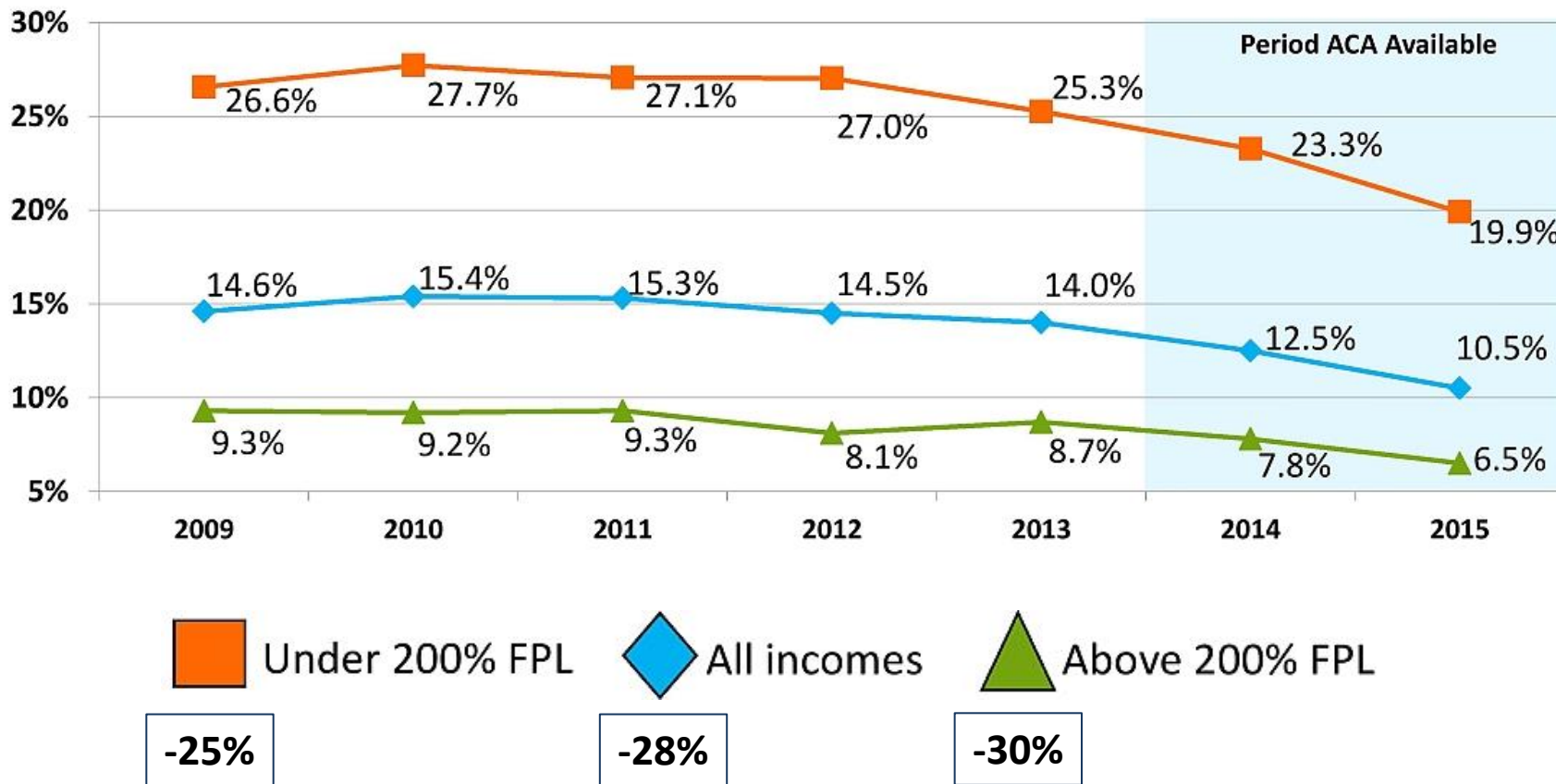
City	Zip Code	Third Open Enrollment (as of 3/1/16)	Fourth Open Enrollment (as of 12/24/2016)	# Change OE3 to OE4	% Change OE3 to OE4
Enterprise	84725	175	175	0	0.0%
Hurricane	84737	1,166	1,107	-59	-5.1%
Ivins	84738	609	700	91	14.9%
La Verkin	84745	278	262	-16	-5.8%
New Harmony	84757	89	90	1	1.1%
Santa Clara	84765	652	665	13	2.0%
Springdale	84767	107	102	-5	-4.7%
Saint George	84770; 84771; 84790; 84791	6,320	6,780	460	7.3%
Toquerville	84774	108	120	12	11.1%
Washington	84780	2,021	2,226	205	10.1%
Veyo	84782	75	74	-1	-1.3%
Dammeron Valley	84783	69	71	2	2.9%
Hildale	84784	75	82	7	9.3%
Leeds	84746	84	95	11	13.1%
Virgin	84779	n/a	n/a	n/a	n/a
TOTAL		11,828	12,549	721	6.1%

Source: [2016] Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report; Date: 2016-03-11; For the period: November 1, 2015 – February 1, 2016; <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-final-enrollment-report>

[2017] Health Insurance Marketplace Plan Selections by ZIP Code; 2017 Open Enrollment Period - Mid Open Enrollment Report; Nov. 1, 2016 — Dec. 24, 2016; https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

In Utah, the uninsured rate for people earning over 200% of poverty has **declined the most**

Utah Uninsured Rate by Income Level (2009-2015)



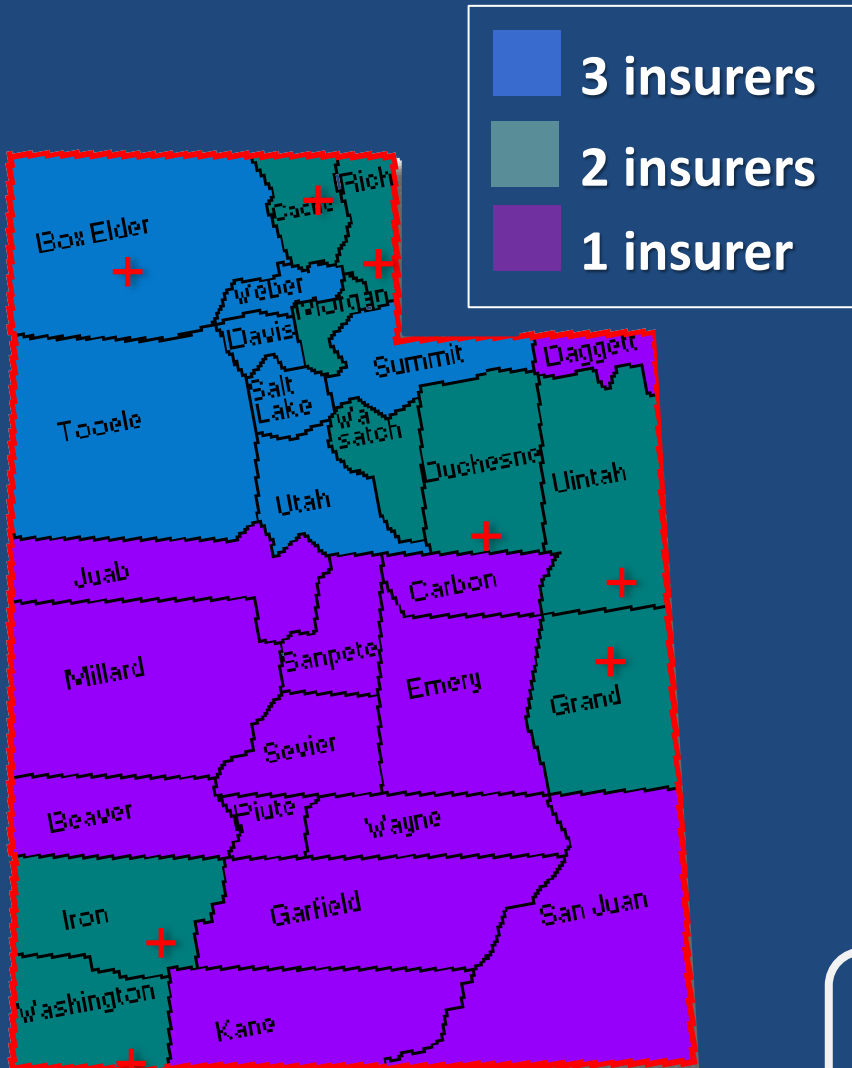
Source: [2015] U.S. Census: 2006-2015 American Community Survey 1-year estimates , S2701 (<https://www.census.gov/programs-surveys/acs/>)
 [2014] www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2014.pdf
 [2006-2013] <http://www.census.gov/did/www/sahie/data/interactive/sahie.html>

2014-17 Individual Marketplace Comparison

	2014: 91 Plans	2015: 101 Plans	2016: 74 Plans	2017: 28 Plans
	Altius Health Plans Arches BridgeSpan Humana Molina Healthcare Select Health	Altius Health Plans Arches BridgeSpan Humana Molina Healthcare Select Health	Humana (6) Molina Healthcare (3) Select Health (60) University of Utah (5)	Molina Healthcare (5) Select Health (18) University of Utah (5)
Platinum	1 plan	0 plans	2 plans	0 plans
Gold	24 plans	27 plans	21 plans	4 plans
Silver	34 plans	40 plans	27 plans	11 plans
Bronze	26 plans	29 plans	19 plans	11 plans
Catastrophic	6 plans	5 plans	5 plans	2 plans

Sources: [2014] https://insurance.utah.gov/health/Health%20Refrom/ACA_Rate_Individual_20131007_OnExchange.pdf
 [2015] Utah – On Exchange Rates (accurate as of 10/15/14) <https://insurance.utah.gov/health/Health%20Refrom/2015IndividualOnExchange20141016.pdf>
 [2016] www.hea.thcare.gov; See Plans and Premiums (October 2015)

95% of Utahns will have access to two or more marketplace insurers in 2017



Accessible Insurers	Utah Population (2014)	% of Utah Population (2014)
Molina; SelectHealth; Univ. of Utah Health Plans	2,375,104	80.7%
SelectHealth; Univ. of Utah Health Plans	424,851	14.4%
SelectHealth	142,947	4.9%

+ Gained one insurer in 2017

8 Utah counties added a marketplace insurer in 2017

Sliding-scale subsidies make insurance more affordable

If your income/family size is on this chart, you qualify for a subsidy

<u>Household Size</u>	<u>100%</u>	<u>139%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>
1	\$11,880	\$16,524	\$17,820	\$23,760	\$29,700	\$35,640	\$47,520
2	\$16,020	\$22,272	\$24,030	\$32,040	\$40,050	\$48,060	\$64,080
3	\$20,160	\$28,032	\$30,240	\$40,320	\$50,400	\$60,480	\$80,640
4	\$24,300	\$33,780	\$36,450	\$48,600	\$60,750	\$72,900	\$97,200
5	\$28,440	\$39,540	\$42,660	\$56,880	\$71,100	\$85,320	\$113,760
6	\$32,580	\$45,288	\$48,870	\$65,160	\$81,450	\$97,740	\$130,320
7	\$36,730	\$51,060	\$55,095	\$73,460	\$91,825	\$110,190	\$146,920
8	\$40,890	\$56,844	\$61,335	\$81,780	\$102,225	\$122,670	\$163,560

For 2017, a family of four can earn about **\$97,000 a year and receive a premium subsidy**

The Hernandez Family

Residence: Salt Lake City, Utah

Ages:

Dad : 33

Mom: 29

Kids: 11, 7



How much does the Hernandez family pay for health insurance?

Annual income: **\$26,000**

% of poverty level: **109%**

Monthly premium: **\$550**

Subsidy pays: **\$502 per month**

The Hernandez's pay: \$48 per month

ACA tax credit: \$6,024



Kids on Medicaid



Benchmark Silver plan



Parent-only coverage

Plan Details

Deductible: \$500

Out-of-pocket maximum: \$2,500

Primary doctor: \$5

Specialist doctor: \$15

Emergency room care: \$100

Generic drugs: \$3

Jill

Residence: Provo, Utah

Age: 31

Child: 8

Child: 6



**How much does
Jill pay for
health
insurance?**

Annual income: \$32,000

% of poverty level: 156%

Monthly premium: \$282

Subsidy pays: \$160 per month

Jill pays: \$122 per month

ACA tax credit: \$1,920



Kids on CHIP



**Benchmark
Silver plan
(Molina)**



**SelectHealth Silver
plan costs
\$141/month with
\$300 deductible**

**Plan
Details**

Deductible: \$700

Out-of-pocket maximum: \$2,000

Primary doctor: \$10

Specialist doctor: \$25

Emergency room care: \$150

Generic drugs: \$5

The Shumway Family

Residence: Draper, UT

Ages:

Dad : 24

Mom: 23

Kid: Newborn



How much does the Shumway family pay for health insurance?

Annual income: **\$44,000**

% of poverty level: **220%**

Monthly premium: **\$612**

Subsidy pays: **\$348 per month**

The Shumway's pay: \$263 per month

ACA tax credit: \$4,176



Benchmark Silver plan

Could pay \$30/month more for plan with \$2,600 deductible



Plan Details

Deductible: \$6,000

Out-of-pocket maximum: \$11,400

Primary doctor: **\$30**

Specialist doctor: **\$65**

Emergency room care: **\$300**

Generic drugs: **\$10**

The Smiths

Residence: Santa Clara, UT

Ages: 62, 60



How much do the Smith's pay for health insurance?

Annual income: **\$42,000**

% of poverty level: **263%**

Monthly premium: **\$1,544**

Subsidy pays: **\$1,210 / month**

The Smith's pay: \$333 per month

ACA tax credit: \$14,520



Benchmark Silver plan



Subsidy increased by \$400 per month over 2016 amount

Plan Details

Deductible: \$3,000

Out-of-pocket maximum: \$14,300

Primary doctor: **\$35**

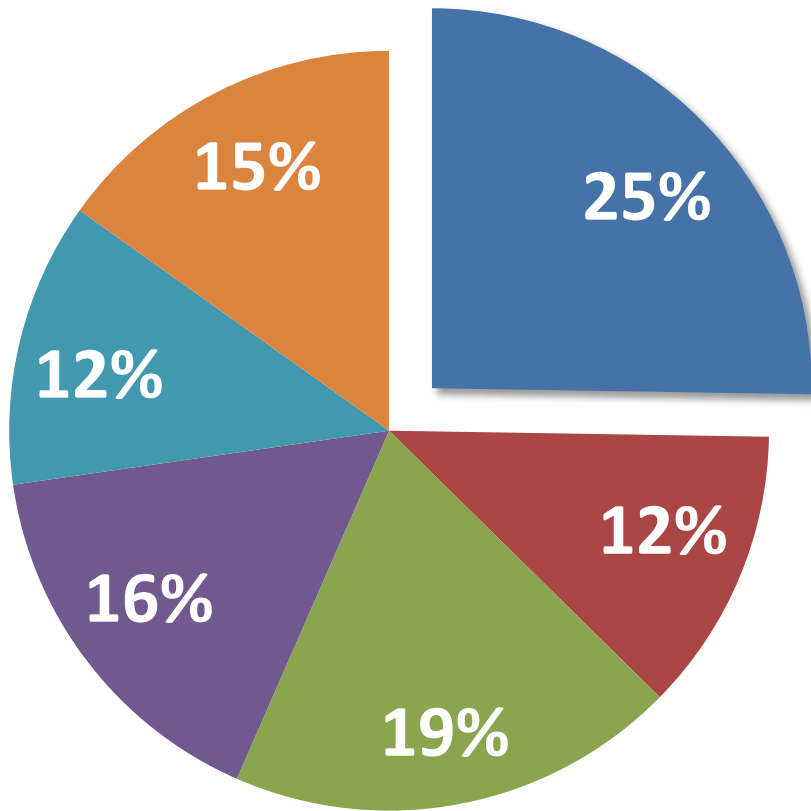
Specialist doctor: **\$60**

Emergency room care: **\$600**

Generic drugs: **\$15**

Utah has the **nation's highest percentage (25%) of children** enrolled in ACA coverage

Utah

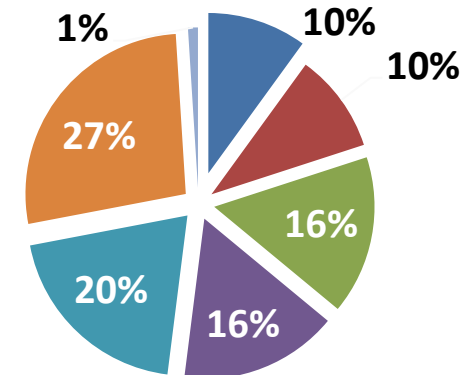


Age

- < 18
- Age 18-25
- Age 26-34
- Age 35-44
- Age 45-54
- Age 55-64
- Age 65+

56% of Utah enrollees are under age 34

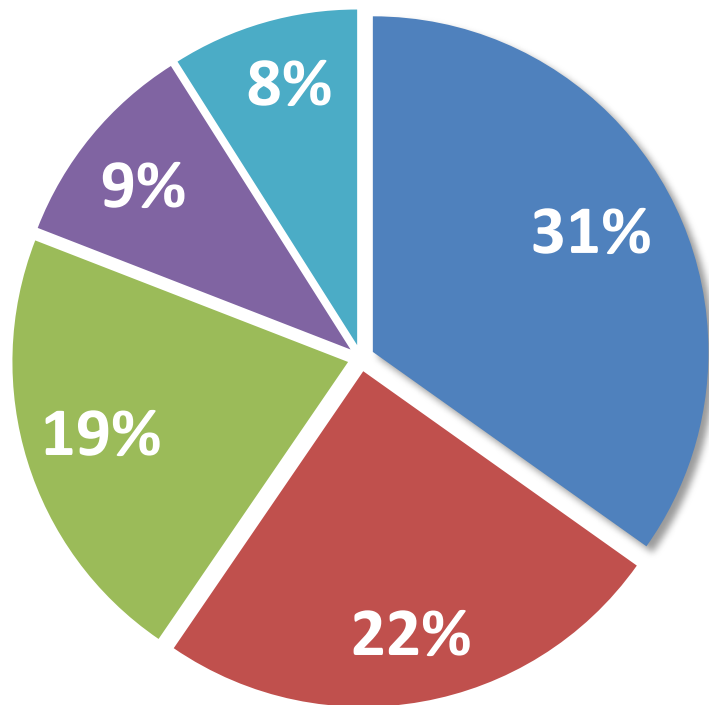
37 FFM* states



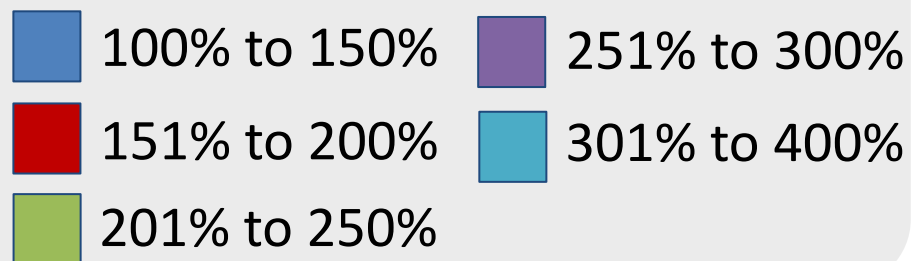
(* FFM stands for Federally-managed marketplace (healthcare.gov))

72% of Utah's ACA enrollment **earns below 250% of the poverty level**

Utah

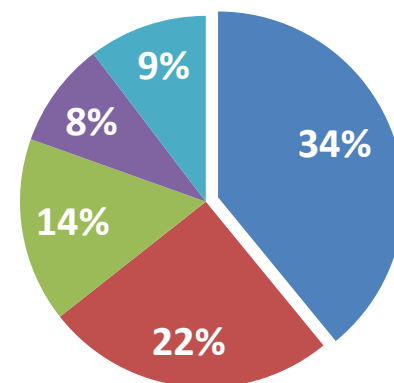


Poverty Level



ACA reduces deductibles & co-pays for families earning below 250% FPL

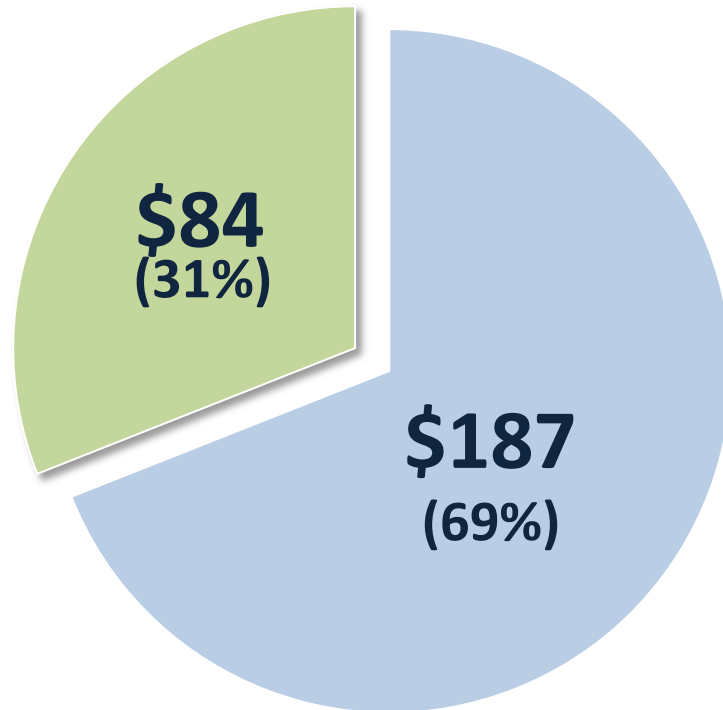
37 FFM states



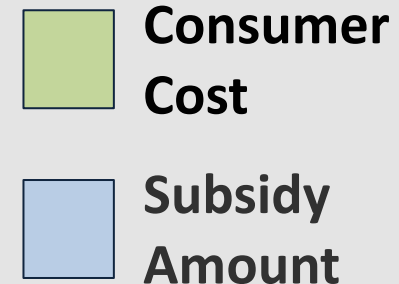
ACA subsidies cover 69% of average monthly premiums for Utah enrollees

Utah

Impact of monthly subsidies on ACA insurance premiums

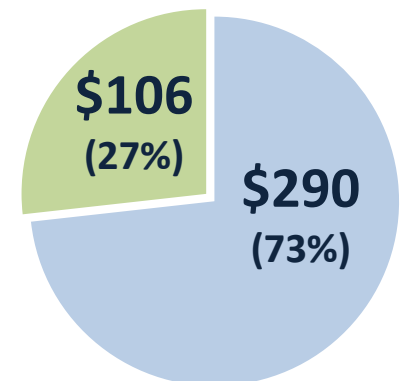


Subsidy Impact



Utah
Average
Monthly
Premium:
\$271
/month

37 FFM states



Ways to Repair the ACA

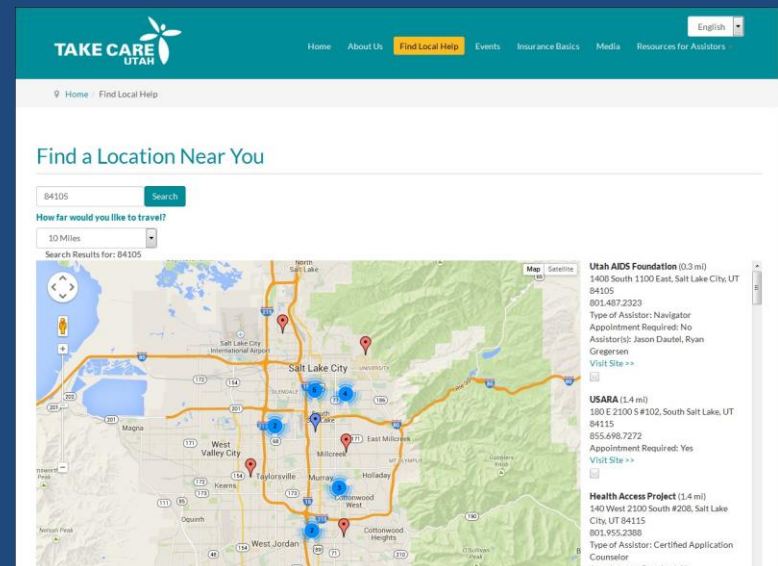
- Fix the “family glitch” so that family members priced out of employer-based coverage can get subsidies to purchase marketplace insurance
- Add tax credits for consumers on individual market earning above 400% of poverty level
- Increase contribution amounts to health savings accounts (HSAs)
- Create “Copper Plan” with high deductibles, low premiums, and open to all consumers regardless of age, income
- Allow more small business “association health plans” sponsored by business and professional organizations
- Allow Medicare to negotiate for prescription drugs
- Allow insurers to sell policies across state lines

Where can Utahns find help applying for health insurance?

www.takecareutah.org | call 2-1-1



The screenshot shows the homepage of the Take Care Utah website. At the top, there is a teal navigation bar with the logo and menu items: Home, About Us, Find Local Help, Events, Insurance Basics, Media, and Resources for Assistors. A language dropdown menu is set to English. Below the navigation bar is a large orange banner with the text "Get Free Help Applying for Health Insurance". Underneath the banner are three main sections: "Upcoming Events" with a calendar icon, "Find Local Help" with a location pin icon, and "Insurance Basics" with a checkmark icon. The "Find Local Help" section contains a form with fields for "Your Zip Code" and "How far would you like to travel?" (set to 10 Miles). The "Upcoming Events" section lists three events for February 11, 12, and 13, 2015, all at the Mexican Consulate (Ventanilla de Salud).



The screenshot shows the "Find a Location Near You" search results page. The search bar contains the zip code "84105" and the search button is highlighted. Below the search bar, there is a dropdown menu for "How far would you like to travel?" set to "10 Miles". The search results for "84105" are displayed on a map of Salt Lake City. Three locations are highlighted with blue circles: Utah AIDS Foundation (0.3 mi), USARA (1.4 mi), and Health Access Project (1.4 mi). To the right of the map, there is a list of search results with details for each location, including address, phone number, and appointment requirements.

TCU's trained counselors are ready to help you understand your new options to find affordable health care coverage today

How to reach UHPP policy staff



Jason Stevenson

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Cell: 617-290-8188



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Matt Slonaker, JD

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