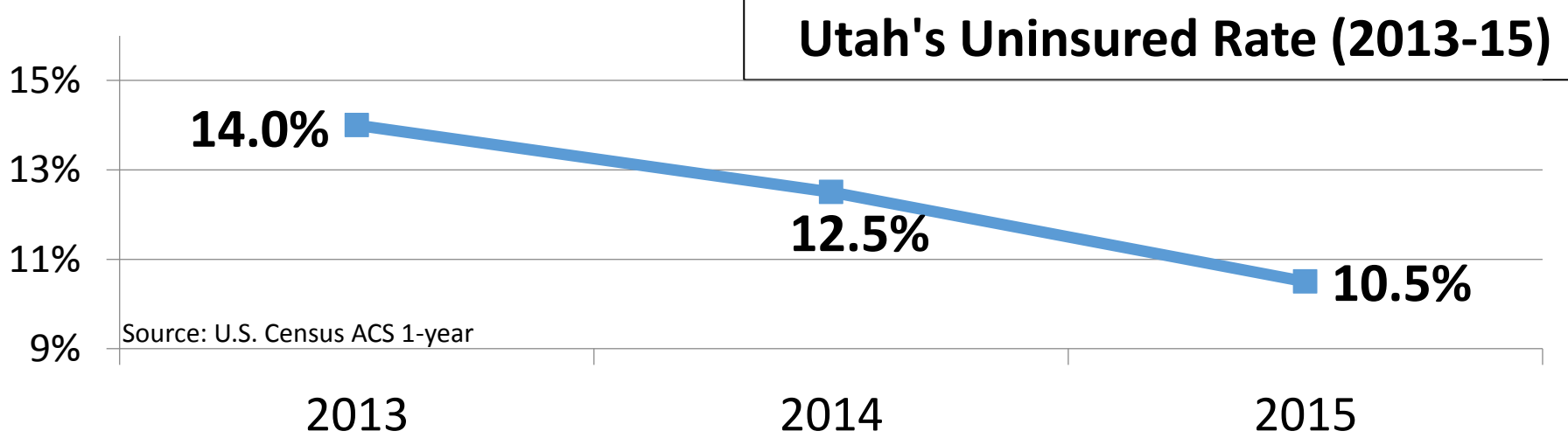


The ACA is not collapsing in Utah

- Enrollment in Utah marketplace grew 12.3% in 2017 to 197,000
- Fastest ACA enrollment is occurring in Utah Co. (Lehi, Span. Fork)
- 25% of Utah's ACA enrollment are kids—highest in the nation
- 95% of Utahns have access to two or more insurers on healthcare.gov; only 8 counties have one insurer in 2017; Univ. of Utah Health Plans will expand to all 29 counties in 2018
- 87% Utahns (153,000) receive premium subsidies; 62% (109,000) get cost-sharing reductions (CSRs) to lower deductibles
- According to Utah insurers, Trump's uncertainty about CSRs is major cause of marketplace uncertainty and premium increases



How Congress Can Move Forward

- Hold hearings and commit to the regular order of legislation
- End insurer uncertainty by funding cost-sharing reductions (CSRs)
- Re-establish risk corridors and re-insurance (like AK and MN did) to stabilize marketplaces (same as Medicare Part D since 2006)
- Increase HSA limits and allow them to pay for premiums
- Alter insurance mandates, but keep incentives to stay insured