

HEALTHY UTAH PLAN OVERVIEW

Who is covered?

In 2015, approximately 92,000 Utahns will receive coverage. *These individuals are adults between the ages of 19-64 who earn income less than \$15,521 per year.*

- 58% are under age 35
- 56% have a job or are self-employed
- 52% are women



*Estimated enrollment in 2015

Program Features

Promote Individual Responsibility

- Charge premiums for higher income adults
- Collect co-pays from all adults
- Offer incentives for work and employment training
- Offer incentives for healthy behaviors

Support private markets

- Use employer-sponsored insurance when available
- Provide assistance to buy private market plans

Maximize flexibility

- Use savings achieved from the program to support quality improvement efforts
- Allow Medicaid children to join parents on private plans
- Establish three year pilot program that allows the state to evaluate the effectiveness of Healthy Utah

Respect the taxpayer

- Recoup some of the ACA taxes that Utahns are already paying
- Terminate plan if federal funding fails to be provided as promised



Benefits



ADULTS WITH INSURANCE OPTIONS

Adults with access to insurance through their employer or through their parents' plans will enroll in those plans. Medicaid will provide premium assistance, cost sharing, and wrap-around coverage.



ADULTS WITHOUT OTHER INSURANCE OPTIONS

These adults will receive premium assistance to purchase private insurance through Utah's health insurance marketplace, Avenue H. There will be some cost sharing. Coverage will meet minimum requirements.



MEDICALLY FRAIL ADULTS

Adults deemed 'medically frail' will have the choice to enroll in Healthy Utah Plan or to receive traditional benefits through the current delivery system, including Accountable Care Organizations (ACOs).

133% IS more cost EFFECTIVE

While some may want to only provide assistance to the 0-100% Federal Poverty Level group, federal match rate policy actually makes it more cost effective for the state to go up to 133% Federal Poverty Level and collect a higher match rate. This match rate is especially beneficial through 2019.

In addition, beginning in 2016, large businesses in Utah will likely face \$11 to \$17 million less in tax penalties each year if their employees making between 101% and 133% Federal Poverty Level are enrolled in a state-sponsored program rather than a marketplace plan with a tax credit.

\$11-17 million less in tax PENALTIES

Estimated Enrollment and Costs

	2015	2016	2017
Enrollment	92,159	95,009	98,429
Federal Costs	\$258.7 million	\$274.5 million	\$278.4 million
Net State Costs/(Savings)	(-\$15.5 million)	(-\$14.6 million)	\$5.3 million

*Figures based on PCG's estimates for full Medicaid expansion

Net State Costs of Options

