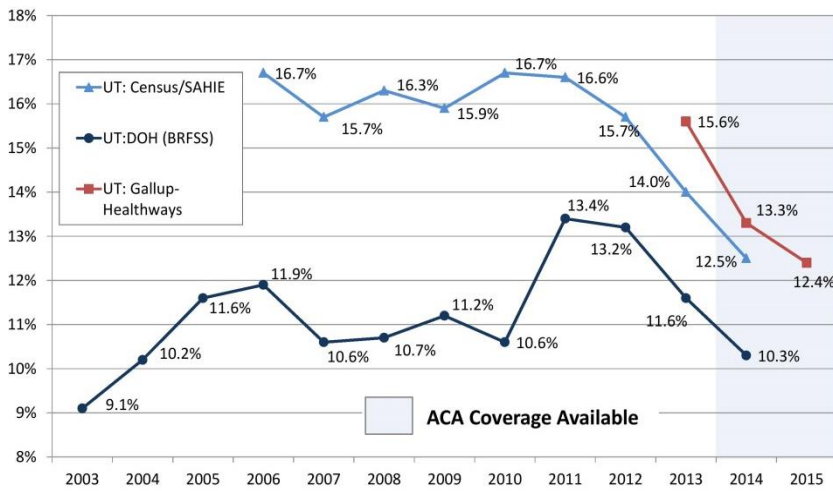


1 Utah's uninsured rate is declining... but not as fast as many states

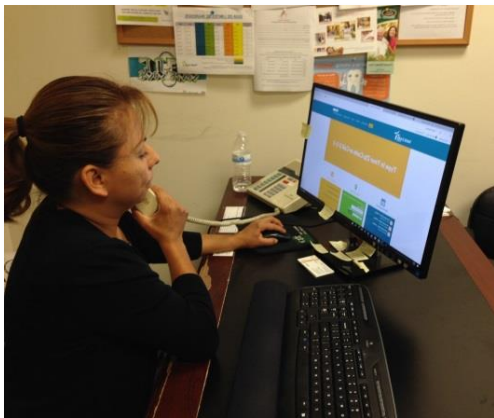
Three Measures of Utah's Uninsured Rate



U.S. Census (2013-14)

State	2013	2014	% Decrease
UTAH*	14.0%	12.5%	10.7%
Colorado	14.1%	10.3%	27.0%
Kentucky	14.3%	8.5%	40.6%
Ohio	11.0%	8.4%	23.6%
North Carolina*	15.6%	13.1%	16.0%
Arizona	17.1%	13.6%	20.5%
Nevada	20.7%	15.2%	26.6%
Missouri*	13.0%	11.7%	10.0%

2 50% of people who contact Take Care Utah are in the Coverage Gap.



Take Care Utah by the Numbers...

- Free, unbiased enrollment assistance with ACA, Medicaid, CHIP, or safety net referrals
- Accessible statewide by calling 2-1-1 or going to www.takecareutah.org
- 90+ trained and certified enrollment assistors and brokers at 50+ locations statewide
- 200,000 consumer contacts since 2013

3 After Enrollment? Helping consumers use their new coverage.

2 What are your "front door" costs?



Even More Key Terms...

Premium	Monthly payments for health insurance
Co-pays	"Front door" cost for an office visit or a prescription drug
Co-insurance	Share of costs (usually a percentage, like 20%) for an office visit or procedure
Deductible	Medical expenses paid out-of-pocket before an insurer will pay any costs
Out-of-pocket maximum	Max payments you make during a year before your insurance pays 100% of covered benefits

3 types of coverage plans

HMO	EPO	PPO
<p>Premiums: Tend to be lower</p> <p>Primary Care Providers: Regardless of your health plan, you will likely have to use a Primary Care Provider within the HMO network first.</p> <p>Specialty Providers: You are almost always required to use your Primary Care Provider before you can see a specialist with a referral.</p> <p>Out-of-Network: Your insurance does not cover out-of-network providers except in emergency situations when no in-network providers are available.</p>	<p>Premiums: Tend to be lower</p> <p>Primary Care Providers: Limited choice of Primary Care Providers you can see within network.</p> <p>Specialty Providers: Limited choice of specialists within your network.</p> <p>Out-of-Network: You can see providers out-of-network, but you will have to cover the full costs until you reach a separate, more expensive out-of-network maximum.</p>	<p>Premiums: Tend to be higher</p> <p>Primary Care Providers: Broad choice of Primary Care Providers.</p> <p>Specialty Providers: You can choose to see a specialist with or without a referral from your Primary Care Provider. Relatively broad choice of specialists.</p> <p>Out-of-Network: You can see providers out-of-network, but you will have to cover the full costs until you reach a separate, more expensive out-of-network maximum.</p>