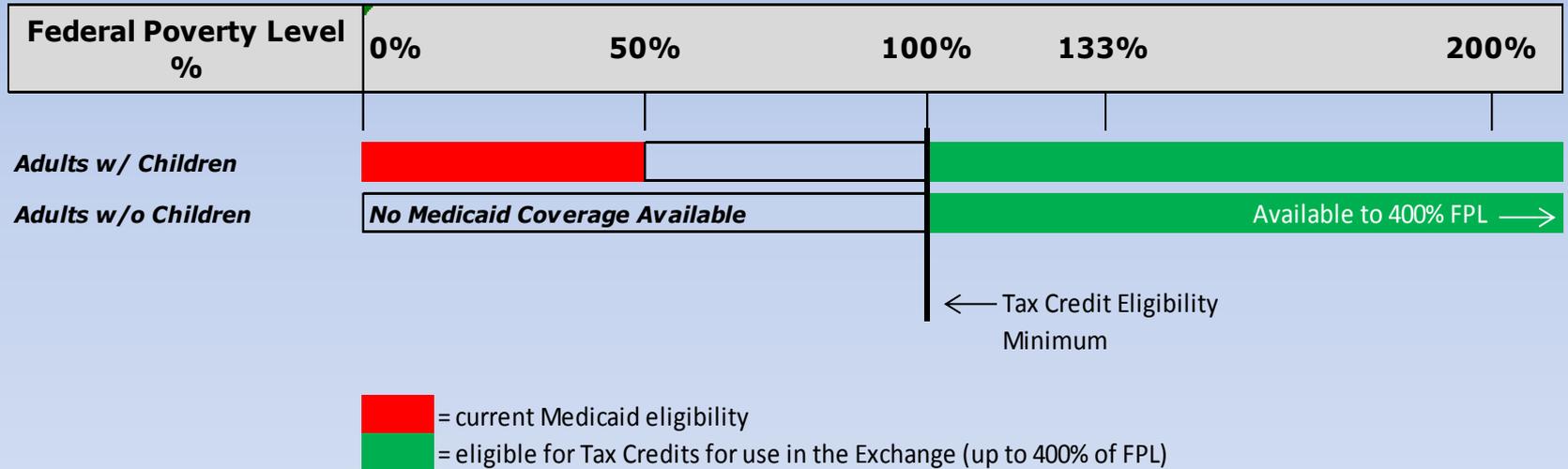


ACA Coverage Gap



ACA Taxes

ACA increased taxes across the country

Provision	2013-2022 (in billions)
Medicare taxes on higher income families	318
“Cadillac tax” on high-cost plans	111
Employer mandate	106
Annual tax on health insurance providers	102
Individual mandate	55
Annual tax on drug manufacturers/importers	34
Excise tax on medical device manufacturers/importers	29

Source: <http://taxfoundation.org/blog/obamacare-tax-increases-will-impact-us-all>

Who Gets Covered?

- Adults, ages 19-64, with and without dependent children
- Incomes at or below 133% of the federal poverty level = \$20,630 for a family of two
 - 0-100% FPL = 54,000
 - 101-133% FPL = 57,000
- Major characteristics of uninsured with this income
 - 58% are ages 18-34
 - 52% are women
 - 56% have a job/are self-employed

What Benefits?

- Alternative benefit plan can be based on benchmark:
 - Federal employee plan
 - Generally available State employee plan
 - Commercial HMO with largest non-Medicaid enrollment
- Could use current system – Medicaid Accountable Care Organizations, county behavioral health, etc.
- Could use premium assistance – private plans, plan selection through Avenue H
- Cost sharing would be limited

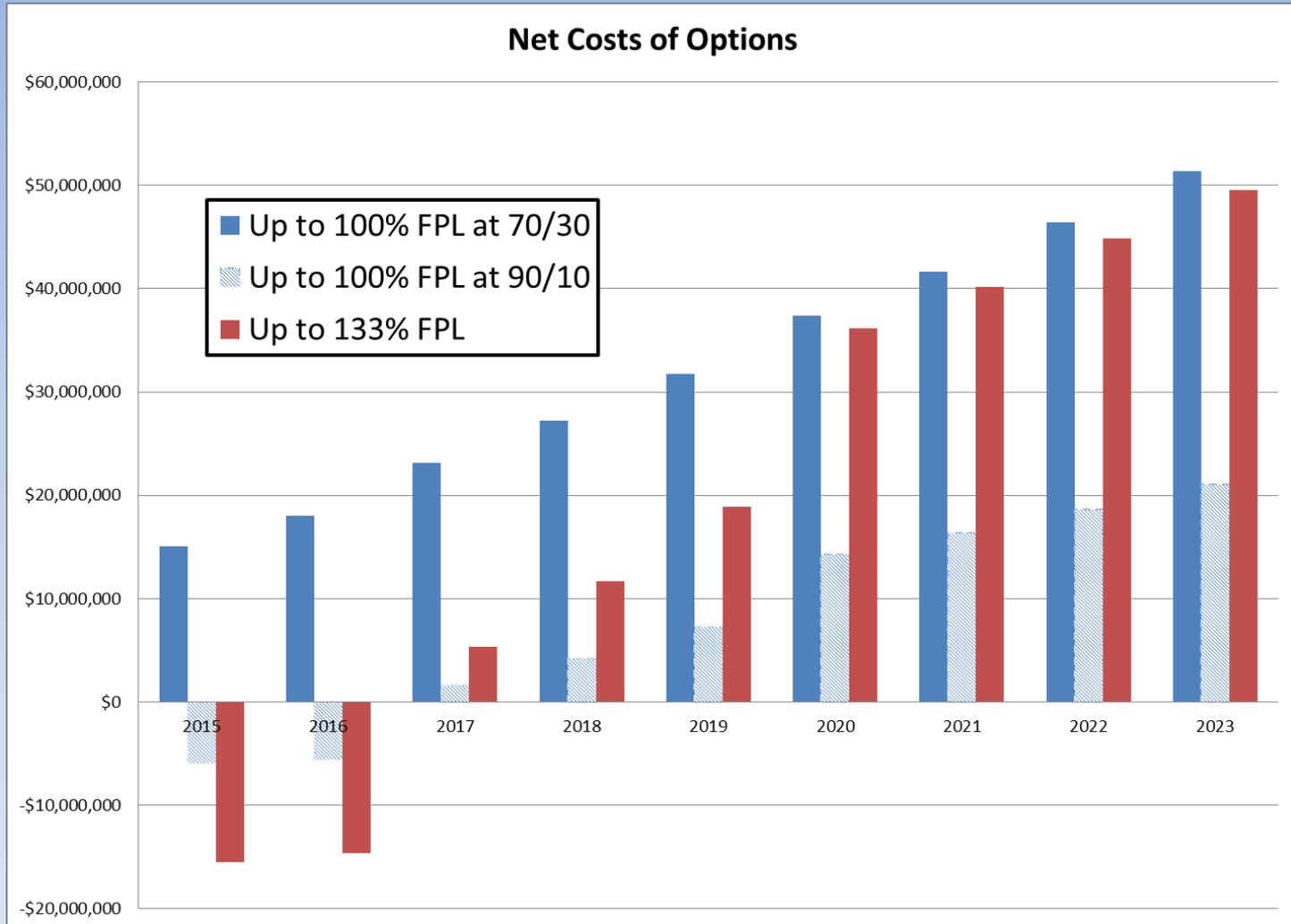
Coverage Options

	Additional People Covered in 2020	State Costs in 2020 (in millions)	State Costs Over 10 Years (in millions)	State Savings Over 10 Years (in millions)	Federal Costs Over 10 Years (in millions)	Federal/State Funding Ratio
<u>Mandatory</u>	51,000	\$25.7	\$221	\$0	\$585	70/30
<u>Option 1A</u> Coverage to 100% of the Federal Poverty Level (FPL) Benchmark Benefits	54,000	\$39.2	\$334	(\$42)	\$871	70/30
<u>Option 1B</u> Coverage to 100% FPL Benchmark Benefits	54,000	\$16.2	\$106	(\$42)	\$1,098	90/10 (if approved)
<u>Option 2</u> Coverage to 133% FPL Premium Assistance	111,000	\$40.8	\$260	(\$103)	\$2,957	90/10

Notes:

- Figures are derived from information provided in the Public Consulting Group's Medicaid Expansion Assessment report.
- PCG only estimated savings from the Medicaid expansion and did not try to estimate the impact of federal tax credits.
- Costs include both administrative and service costs for the options.

Comparison of State Costs



Utah Solutions

Ideas from Legislators and Others

- Circuit breaker
- Employer sponsored coverage
- Private plans
- Premium assistance
- Avenue H
- Integrating behavioral health
- Work requirements