

# Utah's 2017/2018 Health Insurance Marketplace



**September 28, 2017**

**Jason Stevenson**  
Utah Health Policy Project  
801.433.2299 x7  
stevenson@healthpolicyproject.org

# Changes to Utah's 2018 Individual Marketplace <sup>(2)</sup>

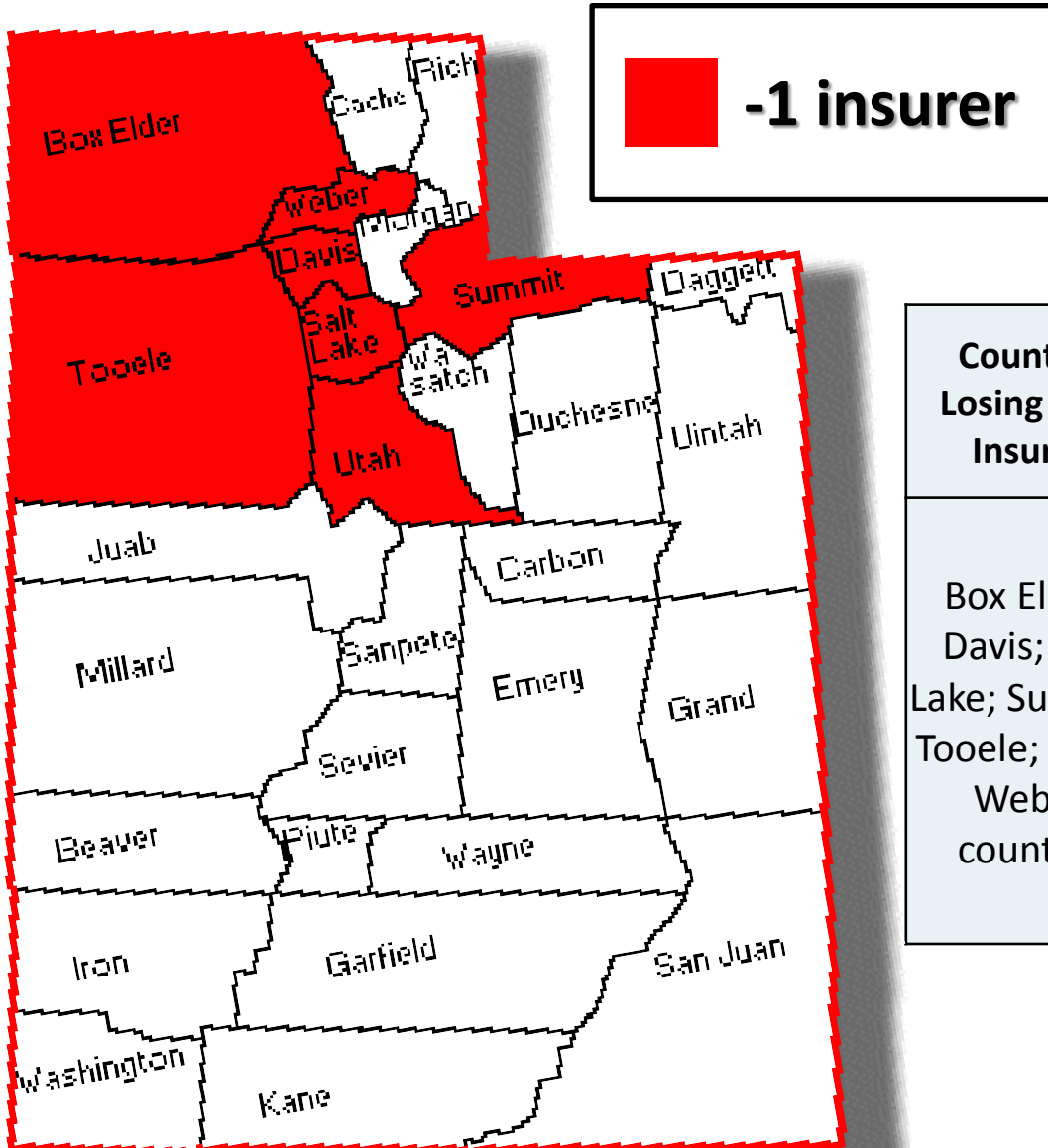
- Utah's individual marketplace will lose one insurer (Molina) in 2018. There will be a total of two (2) Utah insurers offering individual plans on healthcare.gov in 2018: Select Health and University of Utah Health Plans
- University of Utah Health Plans will expand to offer plans in all 29 Utah counties in 2018. As a result, 13 rural counties will gain a new insurer—and all Utah counties will have a choice of two insurers.
- Molina enrolled a significant number of Utahns (approx. 70,500) in seven counties in 2017: Box Elder, Davis County, Salt Lake, Summit, Tooele, Utah, and Weber. Molina policyholders account for about 40% of Utah's total marketplace enrollment in 2017 (176,000).
- New for 2018: The Trump administration is cutting the open enrollment period in half to 45 days. It will last from Nov. 1, 2017 to Dec. 15, 2017.
- The current administration's threats to withhold cost-sharing reductions (CSRs), cut navigator grants, limit re-enrollment notifications, and decrease call center staffing continue to spread uncertainty among Utah consumers and insurers.

# In 2018 - 100% of Utahns will have access to two marketplace insurers



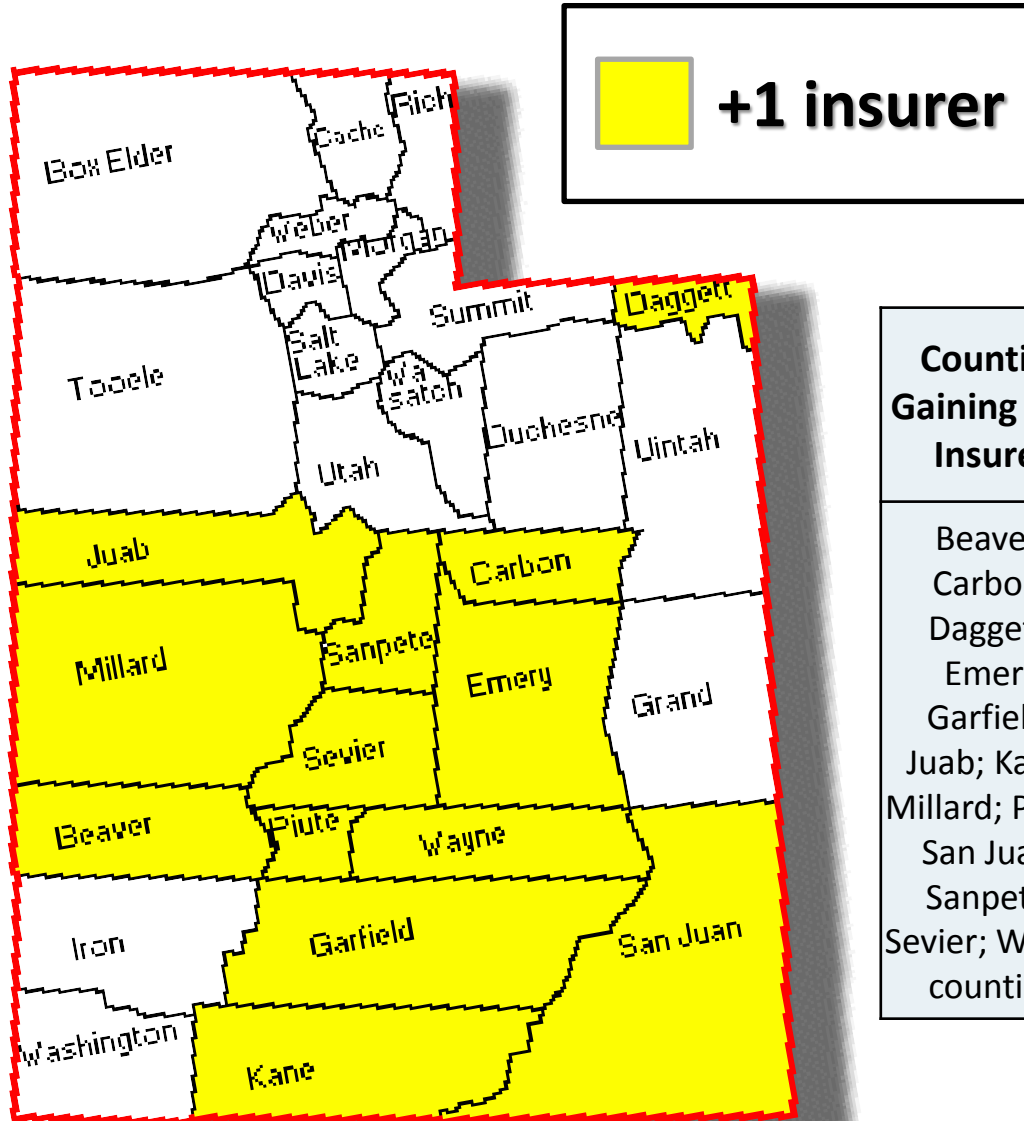
Accessible Insurers	Utah Population (2014)	% of Utah Population (2014)
SelectHealth; University of Utah Health Plans	2,942,402	100%

# In 2018 – 7 counties in Utah will lose one insurer: Molina



Counties Losing One Insurer	Utah Population (2014)	2017 Marketplace Enrollment (OE4)	% of Utah Enrollment (OE4)
Box Elder; Davis; Salt Lake; Summit; Tooele; Utah; Weber counties	2,228,461	155,820	79.0%

# Also in 2018 - 13 counties will gain a new insurer: Univ. of Utah Health Plans



Counties Gaining One Insurer	Utah Population (2014)	2017 Marketplace Enrollment (OE4)	% of Utah Enrollment (OE4)
Beaver; Carbon; Daggett; Emery; Garfield; Juab; Kane; Millard; Piute; San Juan; Sanpete; Sevier; Wayne counties	142,688	8,444	4.3%

# 2014-18 Individual Marketplace Comparison

	<b>2014: 91 Plans</b>	<b>2015: 101 Plans</b>	<b>2016: 74 Plans</b>	<b>2017: 28 Plans</b>	<b>*2018: 23 Plans</b>
	Altius Arches BridgeSpan Humana Molina Select Health	Altius Arches BridgeSpan Humana Molina Select Health	Humana (6) Molina (3) Select Health (60) Univ. of Utah (5)	Molina (5) Select Health (18) Univ. of Utah (5)	Select Health (18) Univ. of Utah (5)
<b>Platinum</b>	<b>1 plan</b>	<b>0 plans</b>	<b>2 plans</b>	<b>0 plans</b>	<b>0 plans</b>
<b>Gold</b>	<b>24 plans</b>	<b>27 plans</b>	<b>21 plans</b>	<b>4 plans</b>	<b>3 plans</b>
<b>Silver</b>	<b>34 plans</b>	<b>40 plans</b>	<b>27 plans</b>	<b>11 plans</b>	<b>9 plans</b>
<b>Bronze</b>	<b>26 plans</b>	<b>29 plans</b>	<b>19 plans</b>	<b>11 plans</b>	<b>9 plans</b>
<b>Catastrophic</b>	<b>6 plans</b>	<b>5 plans</b>	<b>5 plans</b>	<b>2 plans</b>	<b>2 plans</b>

Sources: [2014] [https://insurance.utah.gov/health/Health%20Refrom/ACA\\_Rate\\_Individual\\_20131007\\_OnExchange.pdf](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.healthcare.gov](http://www.healthcare.gov); See Plans and Premiums (October 2015)  
 [2017] [www.healthcare.gov](http://www.healthcare.gov); See Plans and Premiums (October 2016)  
 (\*)[2018] Estimates based on review of previous insurer participation and recent statements and conversations with UUPF and Select Health executives

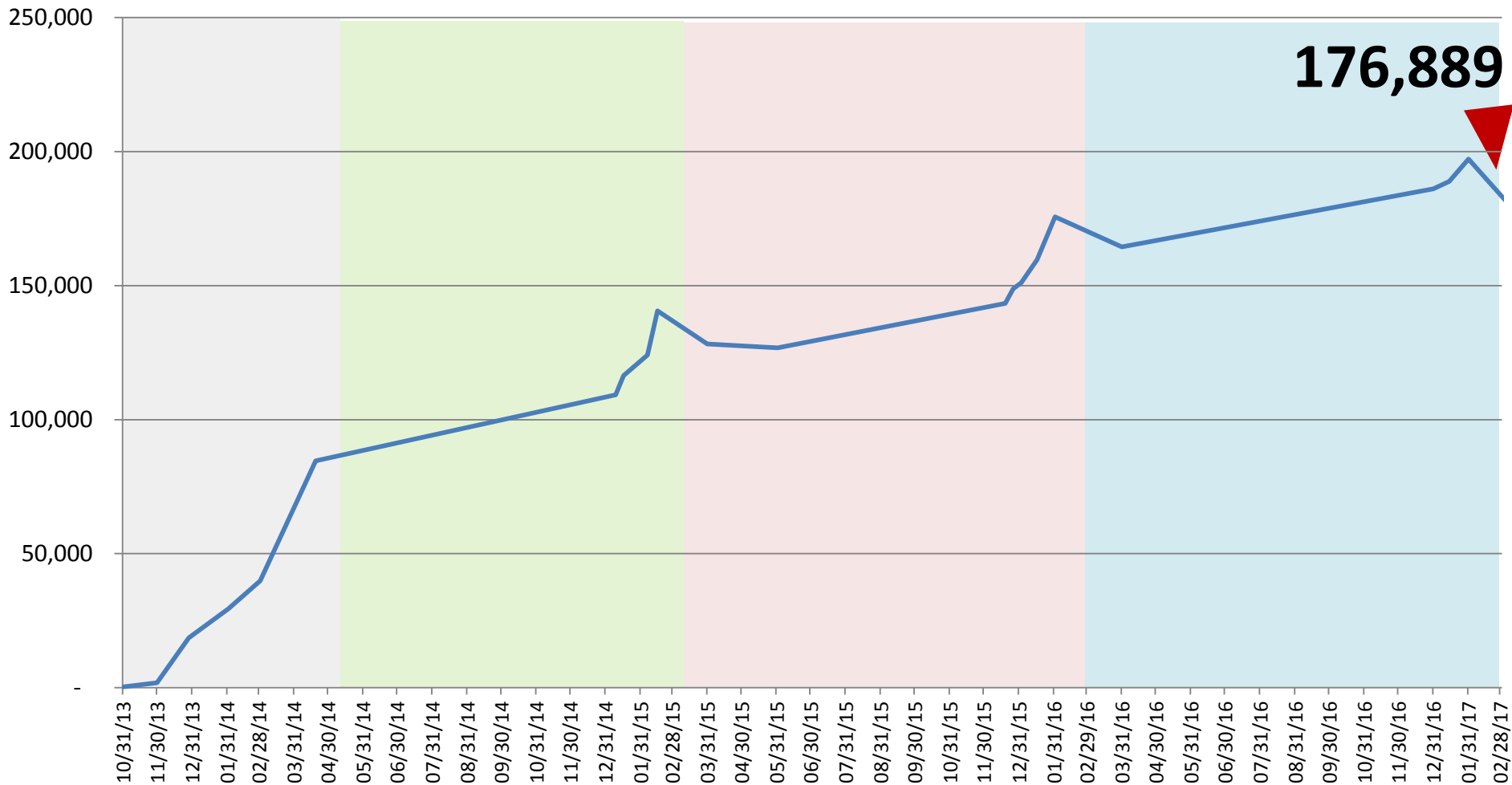
# The next Open Enrollment period has been cut in half to 45 days



**Fact: Younger and healthier consumers tend to enroll in insurance at the last moment—leading to concerns they will miss this year’s sign-up window..**

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

# Utah's marketplace enrollment grew 7.5% in 2017 even after the expected drop in enrollment by March 1



**176,889**

[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](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](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](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](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](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](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](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://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>; [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=&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=&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=&DLSortDir=descending> OE4 Effectuated (as of 3/15/17) Total Effectuated Enrollment and Financial Assistance by State, February 2017 <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>



# Utah's Recent Marketplace Growth Remains Concentrated in Utah County

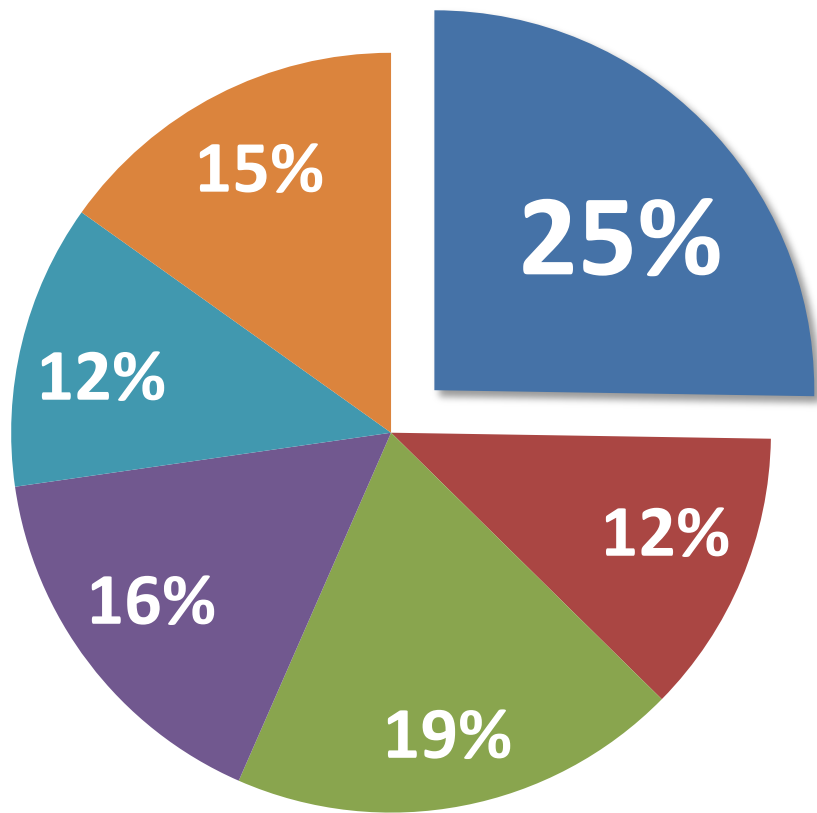
City (ZIP CODE)	2017	2016	# Change 2016-17	% Change 2016-17	2016 Rank	2017 Rank	Rank Change
Lehi (84043)	4,792	3,827	965	25%	2	1	1
South Jordan (84095, 84009)	4,480	3,835	645	17%	1	2	-1
Pleasant Grove (84062)	3,660	3,253	407	13%	4	3	1
American Fork (84003)	3,648	3,291	357	11%	3	4	-1
St. George (84770)	3,592	3,112	480	15%	6	5	1
St. George (84790)	3,572	3,208	364	11%	5	6	-1
Draper (84020)	3,519	2,936	583	20%	7	7	0
Spanish Fork (84660)	3,291	2,698	593	22%	11	8	3
Provo (84604)	3,205	2,604	601	23%	14	9	5
Orem (84058)	3,046	2,479	567	23%	19	10	9
West Valley City (84119)	3,016	2,901	115	4%	8	11	-3
Riverton (84065)	3,016	2,527	489	19%	17	12	5
Herriman (84096)	2,979	2,521	458	18%	18	13	5
Orem (84057)	2,971	2,574	397	15%	15	14	1
Bountiful (84010)	2,905	2,745	160	6%	10	15	-5

(\*) 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](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-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html)

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

## Utah in 2017

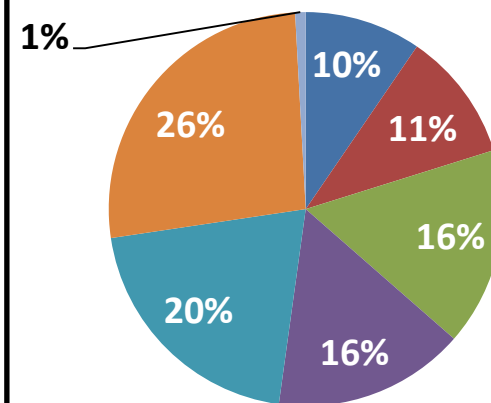


### Age

- < 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**

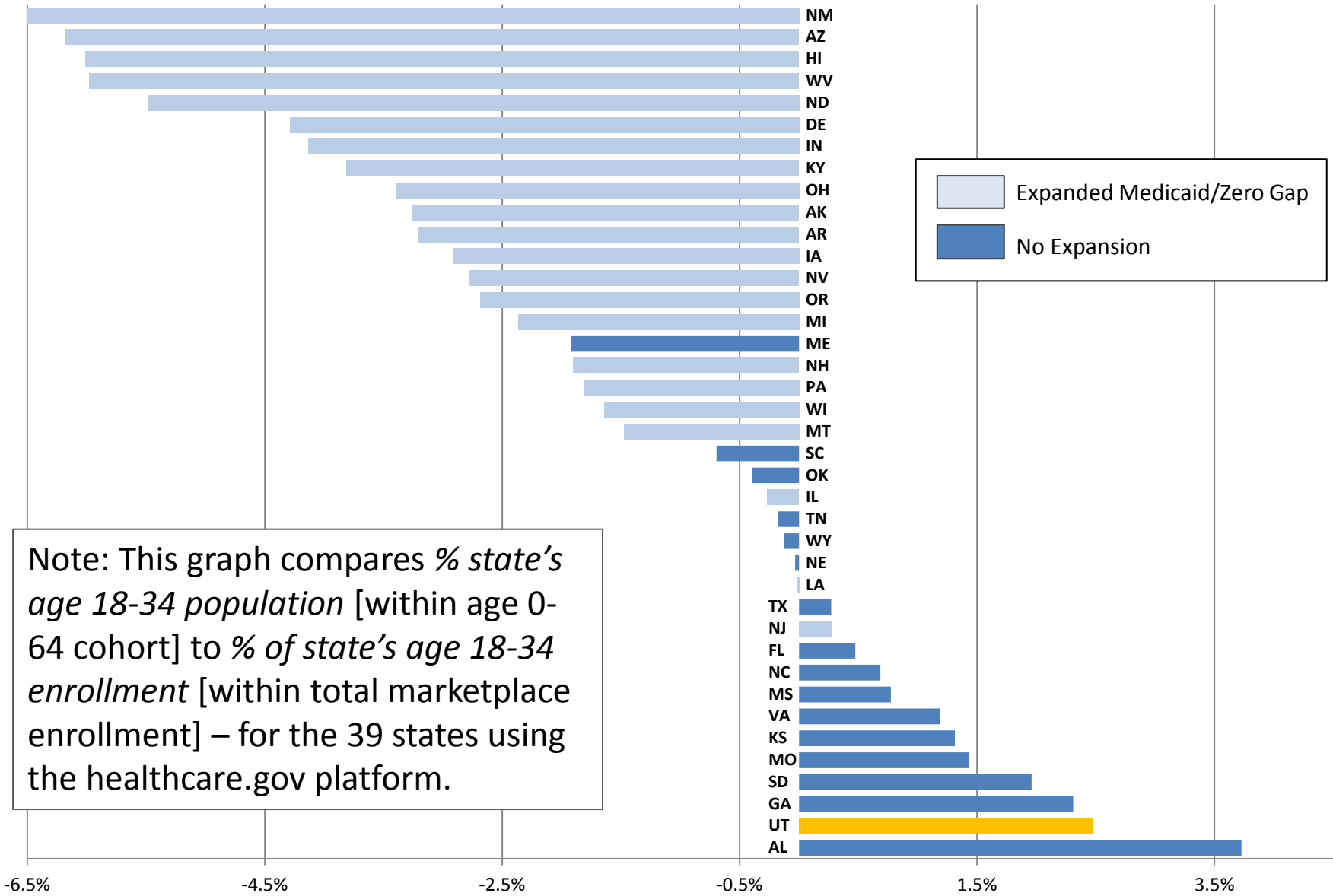
## 37 FFM states



# Children under age 18 account for 25% or more of marketplace enrollment in 12 Utah counties

County	# Enrollment	# < Age 18	% < Age 18
Morgan	681	254	37%
Juab	837	297	35%
Wasatch	3,196	1,041	33%
Utah	44,655	13,426	30%
Davis	18,064	4,881	27%
Daggett	87	23	26%
Tooele	2,990	789	26%
Cache	8,372	2,148	26%
Box Elder	3,104	787	25%
Uintah	1,503	380	25%
Washington	13,504	3,383	25%
Rich	261	64	25%

# Utah 18-34 year-olds enrolled in marketplace coverage at a rate 2.5 pct. pts. above their representation in the population age 0-64.

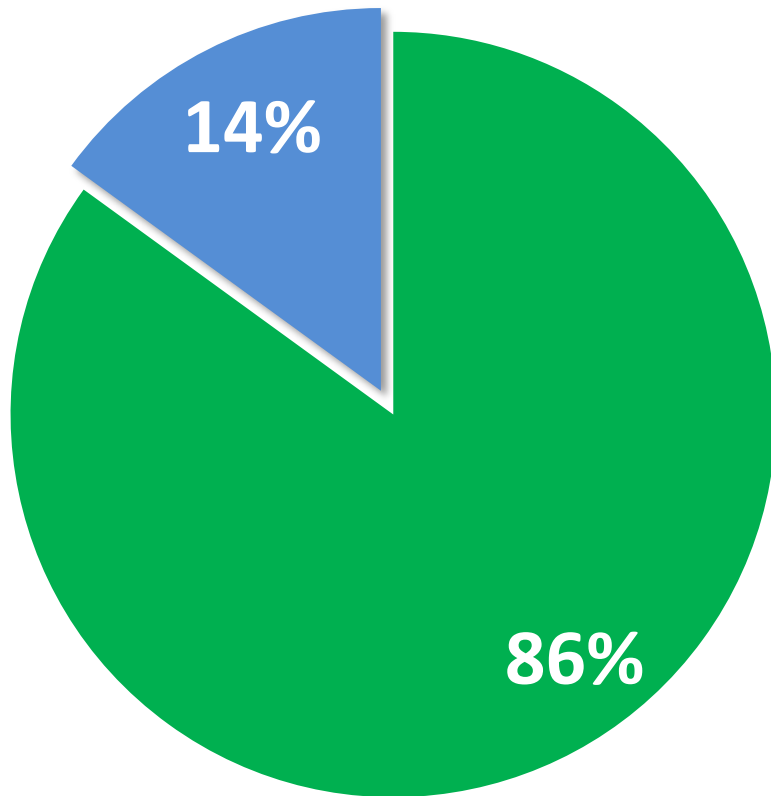


Note: This graph compares % state's age 18-34 population [within age 0-64 cohort] to % of state's age 18-34 enrollment [within total marketplace enrollment] – for the 39 states using the healthcare.gov platform.

Source: [OE4] As of 2/1/17; The 2017 Open Enrollment Period (OEP) for the Health Insurance Marketplaces ran between November 1, 2016 and January 31, 2017.; [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html); [2009-2016] US Census, American Community Survey 1-Year Estimates, S2701, age 0-64; <https://www.census.gov/library/publications/2017/demo/p60-260.html>

# 86% of Utahns enrolling in marketplace coverage received a premium subsidy

## Utah in 2017



## Subsidy Status

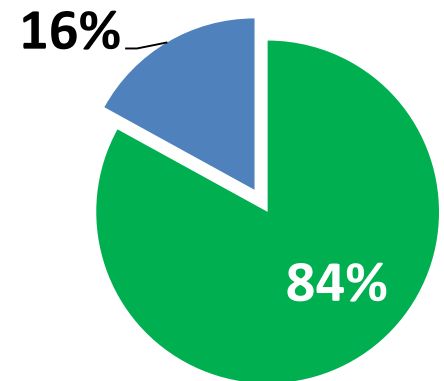


Received subsidy



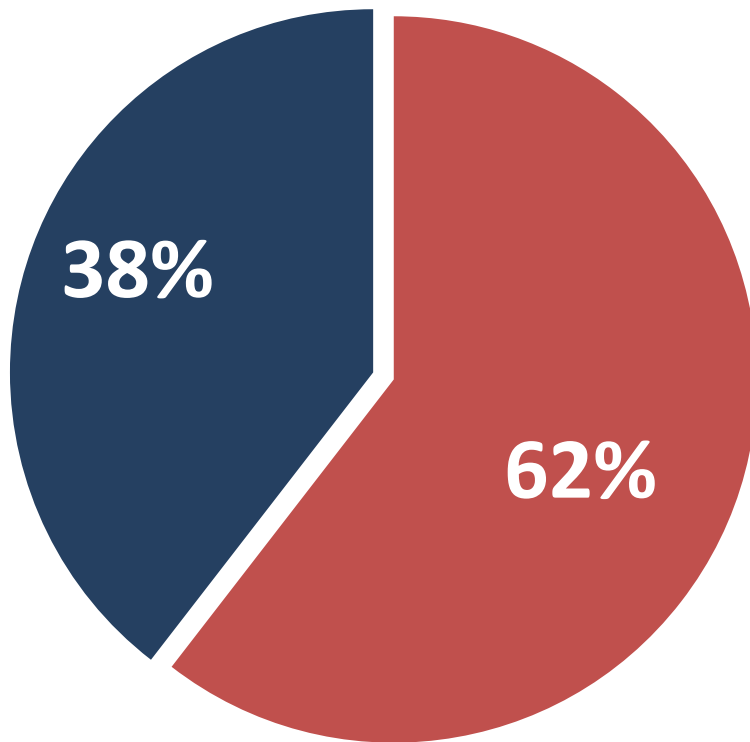
No subsidy

## 37 FFM states

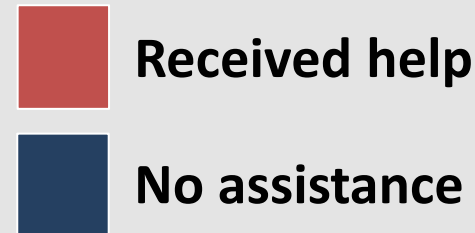


# 62% of Utahns (109,000) enrolling in marketplace coverage received CSRs to reduce deductibles and co-pays in 2017

## Utah in 2017



### Cost-sharing reductions (CSRs)



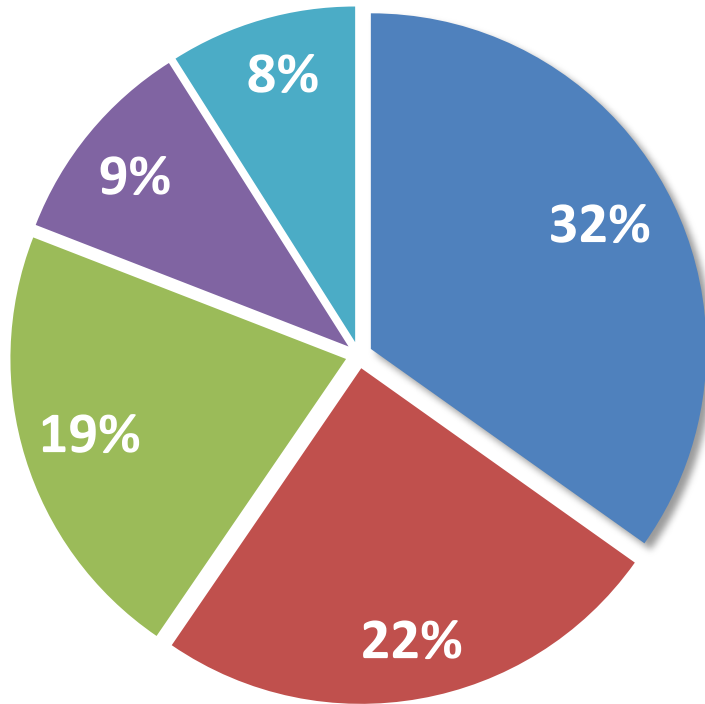
Cost-sharing reductions **contributed \$100 million to Utah** in 2016—an average of \$3,700 for a family of four.

# 24 of 29 Utah counties have 60% or more consumers receiving CSRs

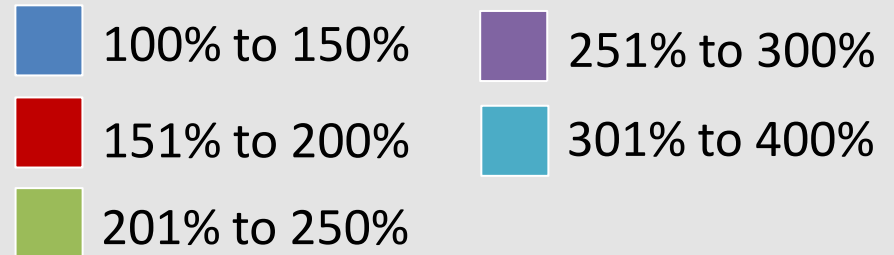
County	Enrollment	% with CSR
Salt Lake	70,447	60%
Utah	44,655	61%
Davis	18,064	56%
Washington	13,504	64%
Weber	12,489	60%
Cache	8,372	60%
Summit	4,071	42%
Iron	3,323	65%
Wasatch	3,196	59%
Box Elder	3,104	63%
Tooele	2,990	63%
Sanpete	1,722	70%
Uintah	1,503	62%
Sevier	1,409	71%
Grand	1,087	65%
Duchesne	996	63%
Carbon	994	69%
Juab	837	67%
Millard	714	70%
Morgan	681	58%
Kane	632	67%
Emery	452	69%
Garfield	431	65%
Beaver	430	71%
San Juan	383	59%
Rich	261	61%
Wayne	217	71%
Piute	136	72%
Daggett	87	63%

# 73% of Utah's marketplace enrollees earn below 250% of the poverty level in 2017

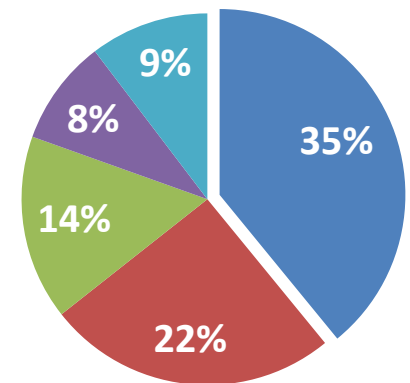
## Utah in 2017



## Poverty Level



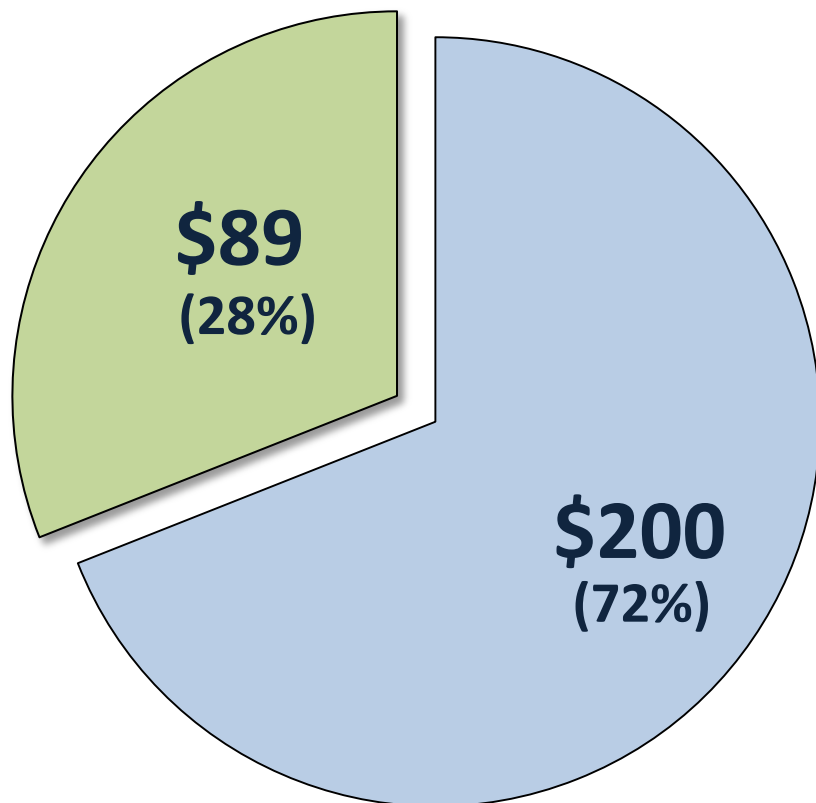
## 37 FFM states





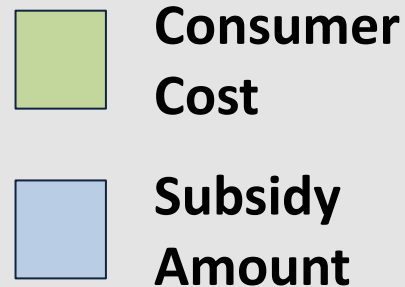
# Marketplace subsidies cover 72% of average monthly premiums for Utah enrollees in 2017

Impact of monthly subsidies on  
ACA insurance premiums



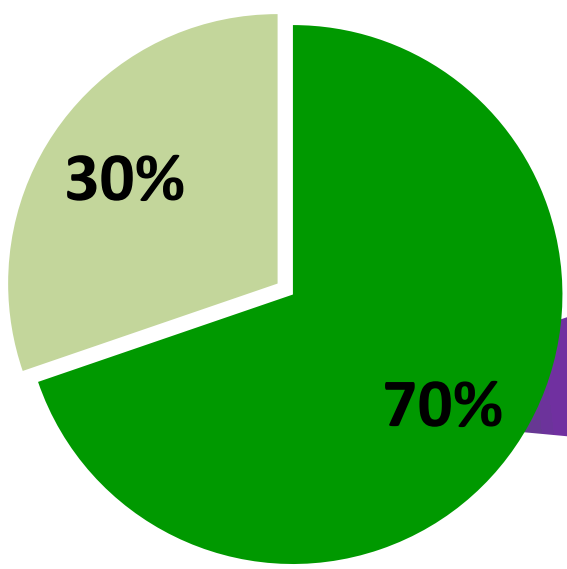
Average monthly  
premium for  
those receiving  
subsidy:  
**\$89 per person**

## Subsidy Impact



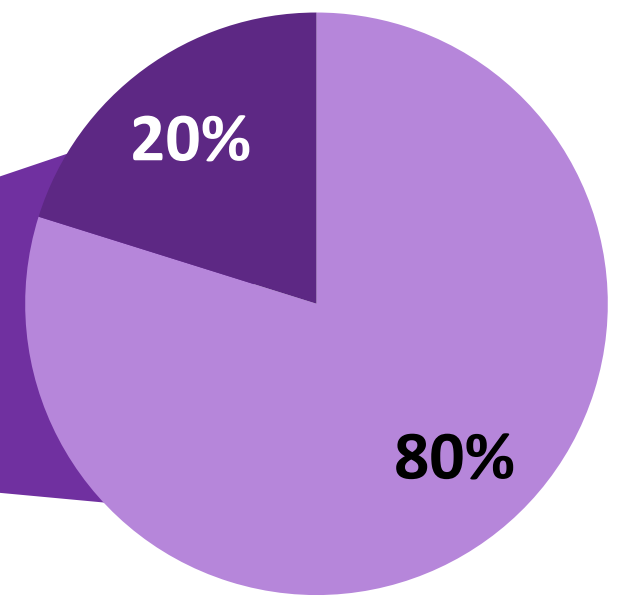
# Among Utah's re-enrolling ACA consumers, 4 out of 5 "actively" re-enrolled

### Subset: Total enrollment



- Newly enrolled
- Re-enrolled

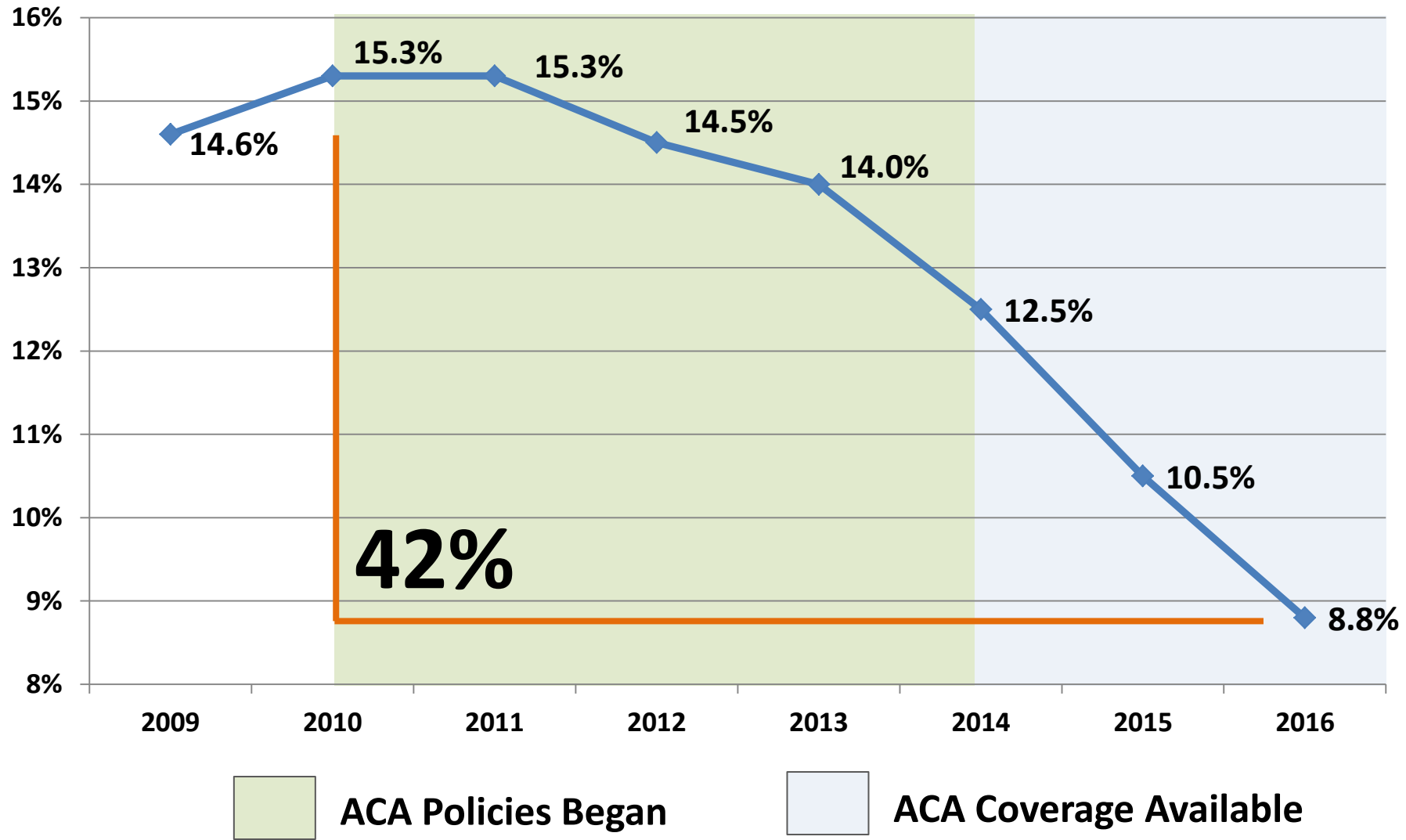
### Subset: Re-enrolled



- Actively re-enrolled
- Automatic re-enrolled

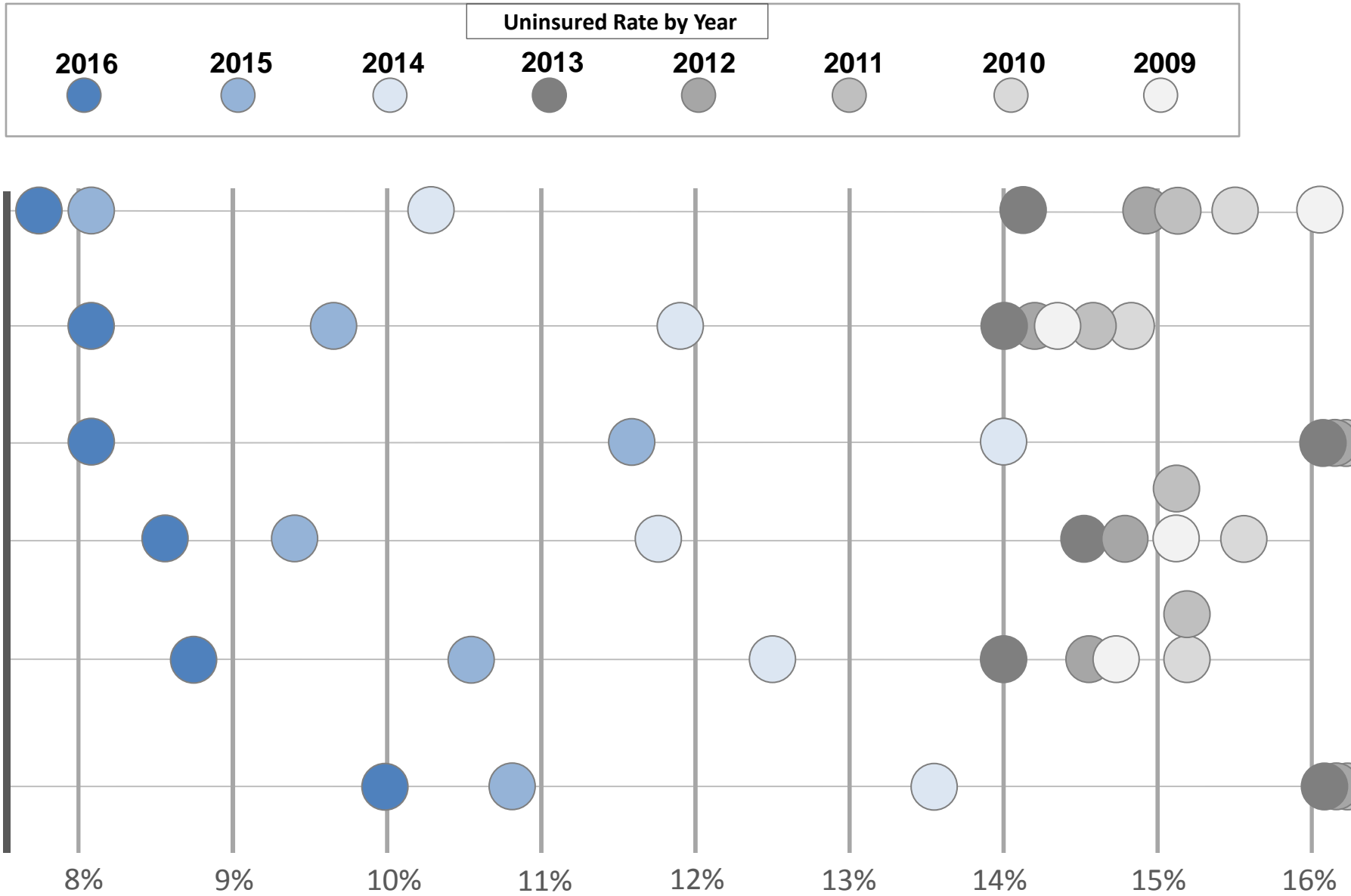
Source: [OE4] As of 2/1/17; The 2017 Open Enrollment Period (OEP) for the Health Insurance Marketplaces ran between November 1, 2016 and January 31, 2017. [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html)

# Census data shows a 42% drop in the Utah's uninsured rate for All Ages between 2010-16



Source: [2009-2016] US Census, American Community Survey 1-Year Estimates, S2701, for all ages;  
[2016: <https://www.census.gov/library/publications/2017/demo/p60-260.html>]

# Uninsured rates in most states dropped rapidly after 2013



Source: [2009-2016] US Census, American Community Survey 1-Year Estimates, S2701, for all ages;  
 [2016: <https://www.census.gov/library/publications/2017/demo/p60-260.html>]

# 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 \$97,200 a year and receive a premium subsidy**



## The Harpers

Family of 2

Salt Lake County

Earn: \$42,000 (271% FPL)

Ages: 62, 60

### Cost changes (2014-17)

Overall change in premium: 31%

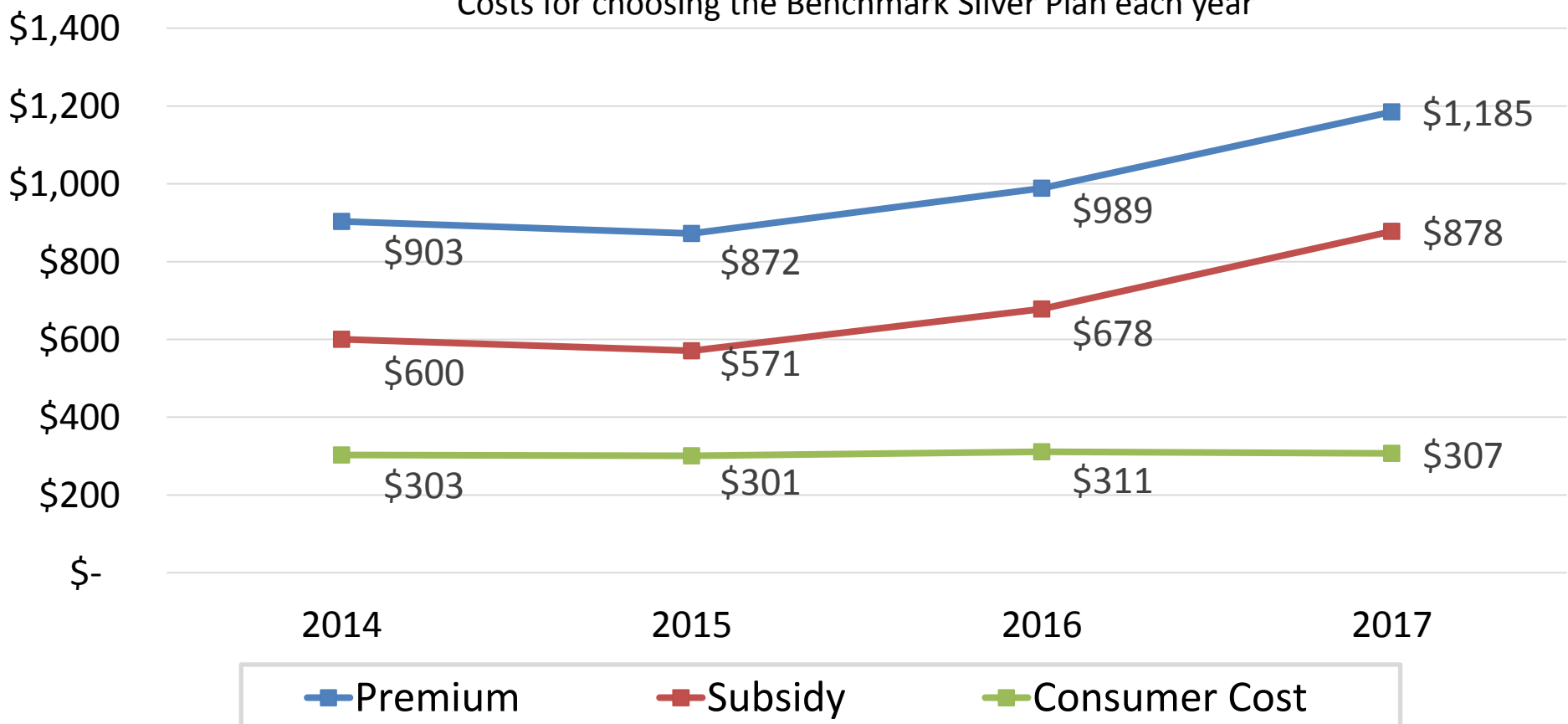
Annual change in premium: 10%

Annual change in subsidy: 14%

Cost change to consumer: \$4

## The Harper family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





## The Jakes

Family of 5

Grand County

Earn: \$35,000 (125% FPL)

Ages: 39, 34, 6, 5, 3

### Cost changes (2014-17)

Overall change in premium: 57%

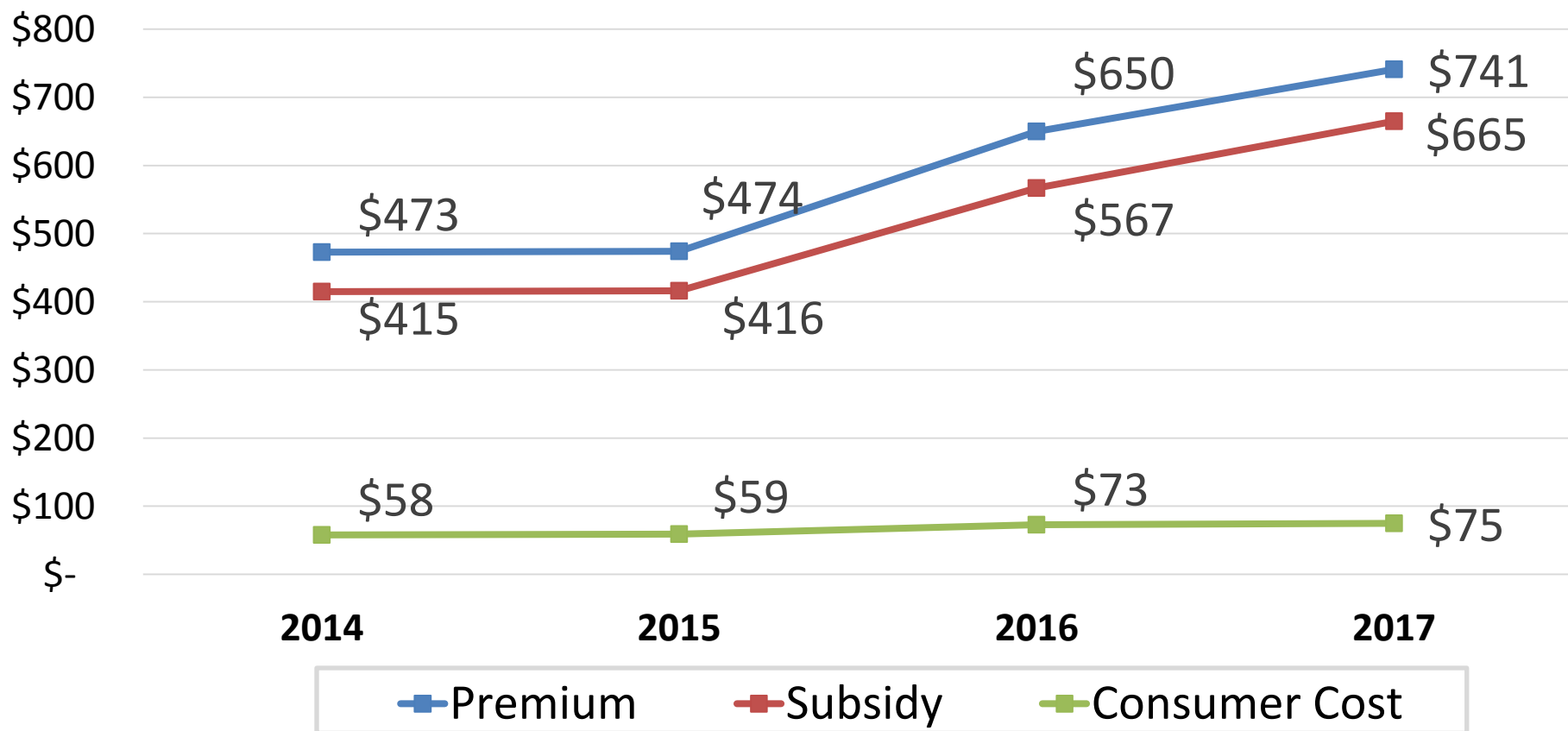
Annual change in premium: 16%

Annual change in subsidy: 17%

Cost change to consumer: +\$17

## The Jakes family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





## The Shumways

Family of 3

Utah County

Earn: \$42,000 (222% FPL)

Ages: 24, 23, 1

### Cost changes (2014-17)

Overall change in premium: 35%

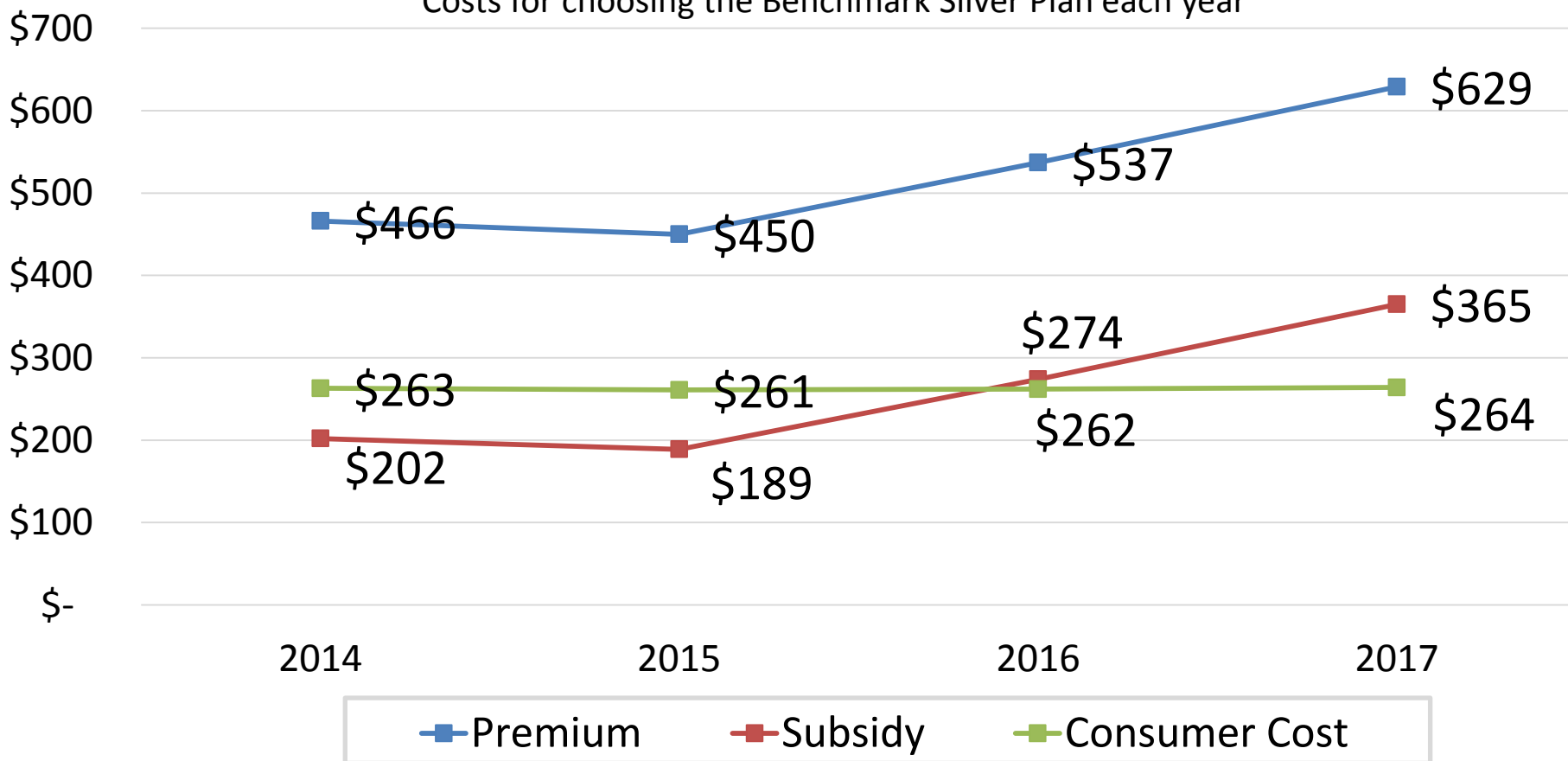
Annual change in premium: 11%

Annual change in subsidy: 22%

Cost change to consumer: +\$1

## The Shumway family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year







## The Reyes

Family of 4

Salt Lake County

Earn: \$53,000 (225% FPL)

Ages: 45, 42, 13, 10

### Cost changes (2014-17)

Overall change in premium: 40%

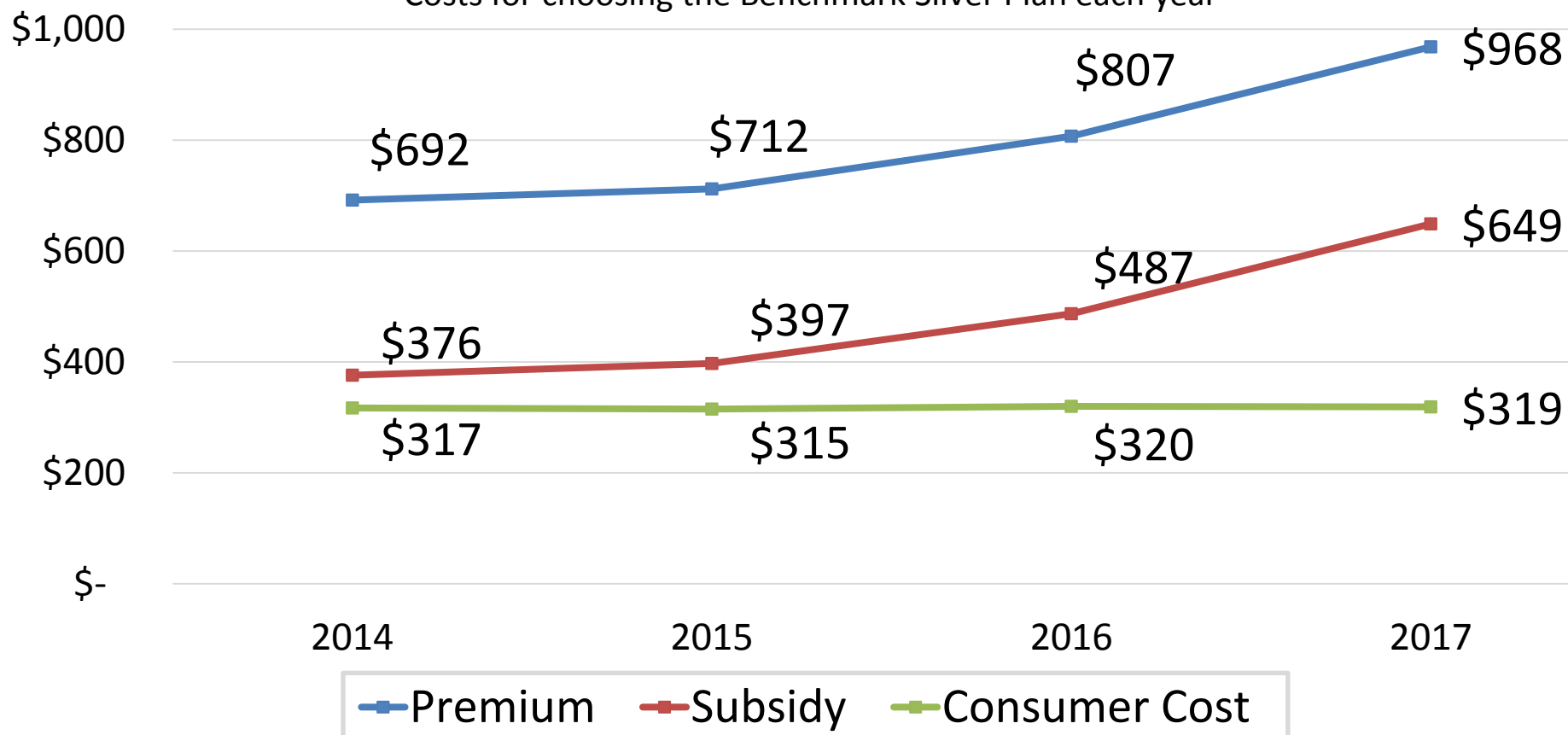
Annual change in premium: 12%

Annual change in subsidy: 20%

Cost change to consumer: +\$2

## The Reyes family changes to insurance costs (2014-17)

Costs for choosing the Benchmark Silver Plan each year





# Navigators make a difference

“Alicia Hobson, whose attempt to get insurance last year was bungled by bureaucratic mistakes, says she was able to get insured more easily this time around.

**A navigator** from Community Health Connect in Provo, a TakeCareUtah.org partner, met her at the library near her Lehi home, and **helped her with some of the questions** on HealthCare.gov, she said.”

## The Salt Lake Tribune

**Feds say more than 109,000 Utahns have signed up for health insurance**

January 15, 2015

# Navigators make a difference



Deseret News

Waiting on 'young  
invincibles'

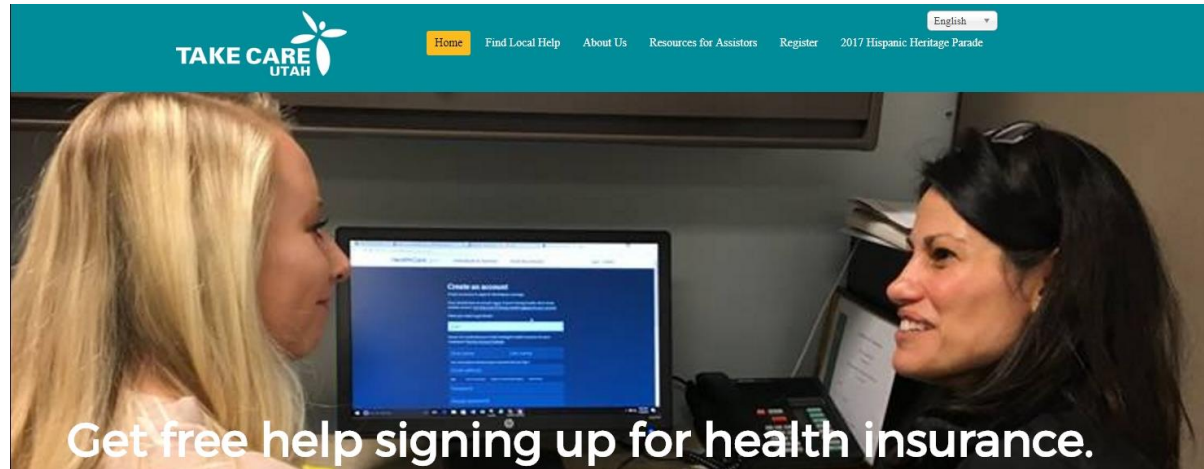
April 24, 2016

“But Thompson didn’t spend much time on the [healthcare.gov] because it was so difficult to navigate, she said.

**Nor did she know that Take Care Utah, a program run by the Utah Health Policy Project, has navigators on hand for free assistance.”**

# Starting November 1<sup>st</sup>, Utahns can re-enroll, switch, or sign up for the first time at healthcare.gov

Utahns can receive free, local, personalized assistance from 90+ enrollment experts located across the state at Take Care Utah ([www.takecareutah.org](http://www.takecareutah.org)) or by calling 2-1-1



**[www.takecareutah.org](http://www.takecareutah.org) | call 2-1-1**