

- The content of this Webinar presentation, in its enduring state, will expire on 04/16/2015 from this date on CNE's can no longer be awarded.
- Measures have been taken, by the Utah Department of Health, Bureau of Health Promotions, to ensure no conflict of interest in this activity.

Health Reform 101

Bringing the Affordable Care Act to Utah



Utah Diabetes Webinar Series

April 16, 2014

Who is UHPP?

Utah Health Policy Project is a **non-profit, non-partisan** organization advancing sustainable health care solutions for underserved Utahns, through better access, education, and public policy



www.healthpolicyproject.org



@UHPP



www.facebook.com/utahhealthpolicyproject

Health Matters

Utah Health Policy Project

healthpolicyproject.org

Medicaid Expansion Gets Real

Some time during the last two months Utah's prospects for [expanding Medicaid](#) went from theoretical to [possible](#).

Here's [how it happened](#) - and what it [means](#)

[Friend on Facebook](#)
[Follow on Twitter](#)
[Forward to a Friend](#)

Got a Glitch?

If healthcare.gov is ruining your day—contact trained

Category	Value
Completed Applications	6,116
Individuals Applying	13,663
Utahns Eligible for Medicaid	14,580
Utahns Eligible for Medicaid (First 30 Days)	9,816
Utahns Eligible for Medicaid (Total)	31,015

Up and Away

Utah enrollment on healthcare.gov quadrupled in

Read the full calendar [here](#)

2014 Utah Legislative Session

Monday, January 27th
First Day of 2014 Legislative Session

What we'll talk about...



- About the Affordable Care Act
- What happens after March 31st
- Inside Utah's insurance marketplaces
- Navigators and enrollment assistance
- Utah's options for Medicaid Expansion

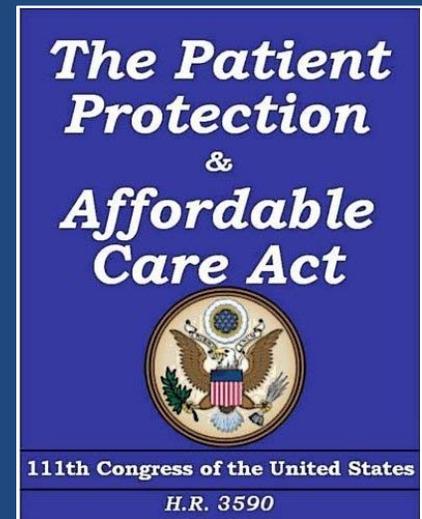
The Affordable Care Act (ACA)

*Also called **Obamacare***

- Initial enrollment period:
October 1, 2013 – March 31, 2014
- Special enrollment period (SEP)
lasts from **April 1, 2014 to
November 14, 2014**

Next Enrollment Period (for 2015):

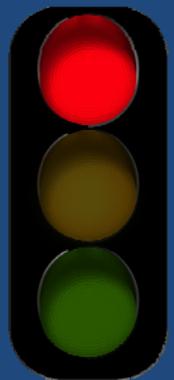
**November 15 2014
– February 15, 2015**



Can you buy health insurance today?



Yes – if you have a qualifying life event that triggers a Special Enrollment Period (SEP)



No – if you don't qualify for a special enrollment period*

(*) Some Utah insurers will sell short-term insurance plans that are not ACA compliant

About the Affordable Care Act (ACA)



Key Terms

ACA or
Obamacare
Insurance

Private insurance plans
sold on *healthcare.gov*
with monthly premiums
subsidized for some people

Improving
HealthCare.gov

The Health Insurance Marketplace online application isn't available from approximately 1 a.m. to 5 a.m. EST daily while we make improvements. Additional down times may be possible as we work to make things better. The rest of the site and the Marketplace call center remain available during these hours.

Find health coverage
that works for you

Get quality coverage at a price you can afford.
Open enrollment in the Health Insurance Marketplace
continues until March 31, 2014.

[APPLY ONLINE](#) [APPLY BY PHONE](#)

4 Ways to Marketplace Coverage

SEE PLANS AND PRICES IN YOUR AREA [SEE PLANS NOW](#)

The screenshot shows the HealthCare.gov homepage. At the top left, it says 'Improving HealthCare.gov'. To the right is a disclaimer about the online application's availability. The main heading is 'Find health coverage that works for you', followed by a sub-heading 'Get quality coverage at a price you can afford. Open enrollment in the Health Insurance Marketplace continues until March 31, 2014.' Below this are two green buttons: 'APPLY ONLINE' and 'APPLY BY PHONE'. To the right of these buttons is a graphic titled '4 Ways to Marketplace Coverage' with four circular icons: a telephone, a computer monitor, a group of three people, and a document with a checkmark. At the bottom, there are two buttons: 'SEE PLANS AND PRICES IN YOUR AREA' and 'SEE PLANS NOW'.

How does the ACA affect you?

**WELLS
FARGO**

Large company
Self-insured

No changes to coverage



Small company
Carrier insurance

85%

Policies must cover 10 essential health benefits



Senior citizen
On Medicare

Prescription drug “donut hole” gone by 2020



Lost job / Part-time job
Uninsured

Eligible to use the new insurance marketplaces to:



Small business / Self employed
No or bad insurance

15%

- 1) Shop for coverage
- 2) Qualify for Medicaid
- 3) Receive tax credits



Young people
Uninsured

What the ACA does for people...

Adults under age
26 can stay on
parents plan

No lifetime caps on
insurance payments

Insurance **offers free preventative care** like blood pressure checks, flu shots, and health screenings

No one can be **denied or priced out of coverage** for a pre-existing condition

Men and women **pay the same** for coverage

How the marketplaces work in Utah



Utah's Split Model

Federal

State

Individual & Families
Marketplace

Small Business
Marketplace



Improving
HealthCare.gov

The Health Insurance Marketplace online application isn't available from approximately 1 a.m. to 5 a.m. EST daily while we make improvements. Additional down times may be possible as we work to make things better. The rest of the site and the Marketplace call center remain available during these hours.

Find health coverage that works for you

Get quality coverage at a price you can afford. Open enrollment in the Health Insurance Marketplace continues until March 31, 2014.

APPLY ONLINE

APPLY BY PHONE

4 Ways to Get Marketplace Coverage



SEE PLANS AND PRICES IN YOUR AREA

SEE PLANS NOW

Welcome to the Marketplace

The Health Insurance Marketplace is open! Enroll now in a plan that covers essential benefits, pre-existing conditions, and more. Plus, see if you qualify for lower costs.



CHOOSE YOUR STATE AND WE'LL TELL YOU YOUR NEXT STEPS

Utah

If you live in Utah, you'll use this website, HealthCare.gov, to apply for coverage, compare plans, and enroll. Specific plans and prices are available now and coverage can start as soon as January 1, 2014. For small businesses and their employees in Utah, your Small Business Health Options Program (SHOP) is Avenue H. Instead of HealthCare.gov, you'll use the Avenue H website to apply for coverage, compare plans, and enroll. Visit [Avenue.H](#) now to apply.

APPLY NOW



www.healthcare.gov

What is the marketplace like?



Nutrition Facts

Serving Size 172 g

Amount Per Serving

Calories 200 Calories from Fat 8

% Daily Value*

Total Fat 1g 1%

Saturated Fat 0g 1%

Trans Fat

Cholesterol 0mg 0%

Sodium 7mg 0%

Total Carbohydrate 36g 12%

Dietary Fiber 11g 45%

Sugars 6g

Protein 13g

[Tweet](#) 19 [Like](#) 119 [Email](#) [PRINT](#)

Blue Advantage Bronze HMO 006

Blue Cross Blue Shield of Texas

HMO | Bronze

Estimated monthly premium for Employees, their spouses, and their children

\$464.56

Blue Advantage Bronze HMO 005

Blue Cross Blue Shield of Texas

Estimated monthly premium for Employees, their spouses, and their children

\$464.66

Shopping for breakfast cereal...

All plans will have **10** essential benefits

1. Ambulatory (ie. out-patient) services
2. **Emergency services**
3. Hospitalization
4. **Maternity and newborn care**
5. Mental health and substance use disorder services, including behavioral health treatment
6. **Prescription drugs**
7. Rehabilitative and habilitative services and devices
8. **Laboratory services**
9. Preventive and wellness services and chronic disease management
10. **Pediatric services, including dental and vision care**



Adult dental and vision can be purchased as extras

FAQs about Medicare ESRD

1) Can Medicare patients(including ESRD) purchase ACA insurance?

No

2) Can Medicare ESRD patients purchase supplemental insurance from the ACA marketplace?

No

3) Can Medicare ESRD patients whose coverage expires 36 months after a transplant purchase ACA insurance?

Yes

4) Can Medicare ESRD patients purchase subsidized ACA insurance to cover their families?

Yes

5) Does the ACA close the Medicare prescription drug donut hole by 2020?

Yes

Have more questions?



National
Kidney
Foundation™

Kelli Collins, LICSW
Patient Services Director
P. 800.622.9010, x. 144
30 East 33rd Street
New York, NY 10016
www.kidney.org
Kelli.Collins@kidney.org

How can premium prices vary?

- 1) Age (new ratio of 3 to 1)
- 2) Tobacco use (ratio of 1.5 to 1)
- 3) Geography (by counties)

Area 1: Cache and Rich

Area 2: Box Elder, Morgan, and Weber

Area 3: Davis, Salt Lake, Summit, Tooele, and Wasatch

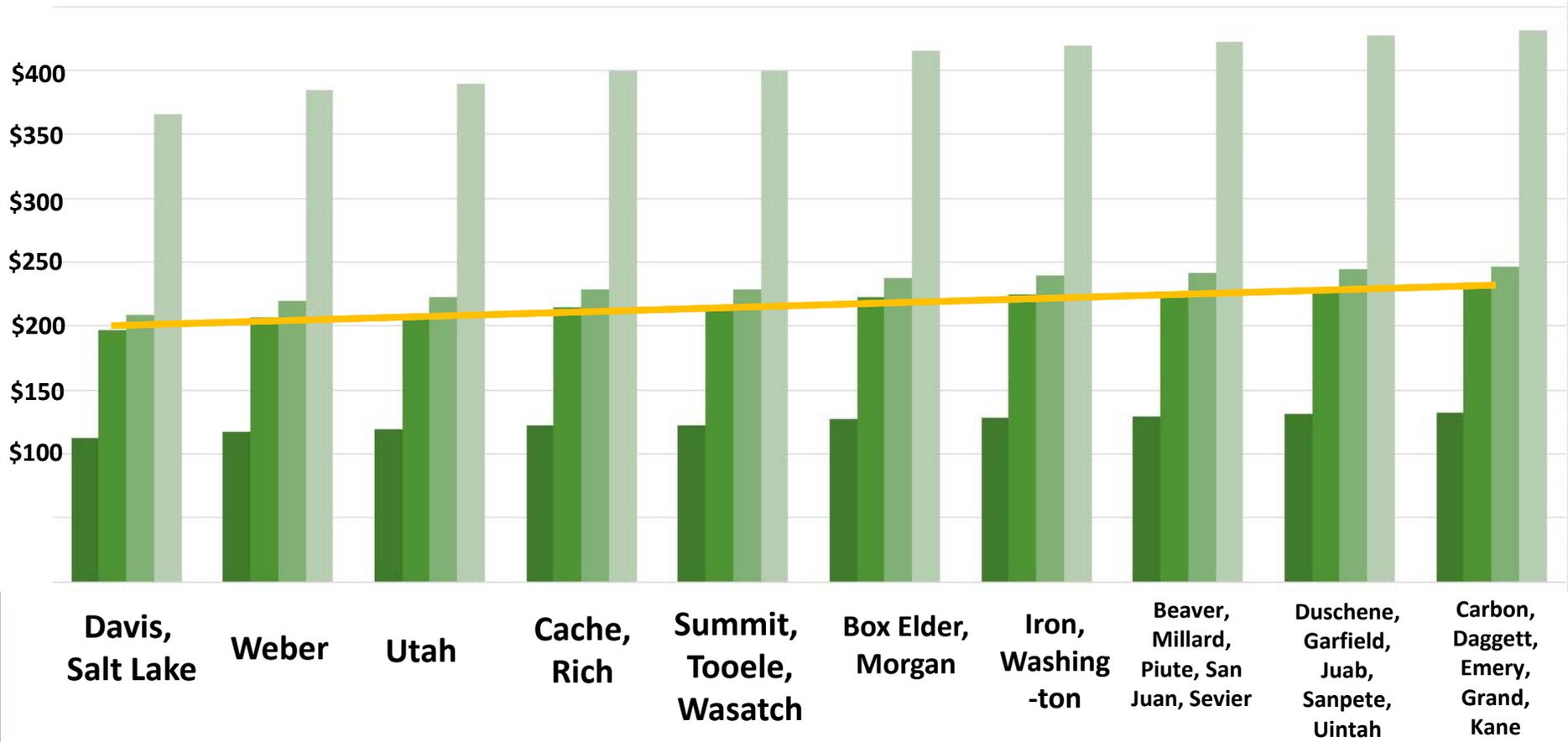
Area 4: Utah

Area 5: Iron and Washington

Area 6: Beaver, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Juab, Kane, Millard, Piute, San Juan, Sanpete, Sevier, Uintah, and Wayne



How do plan prices vary by county?

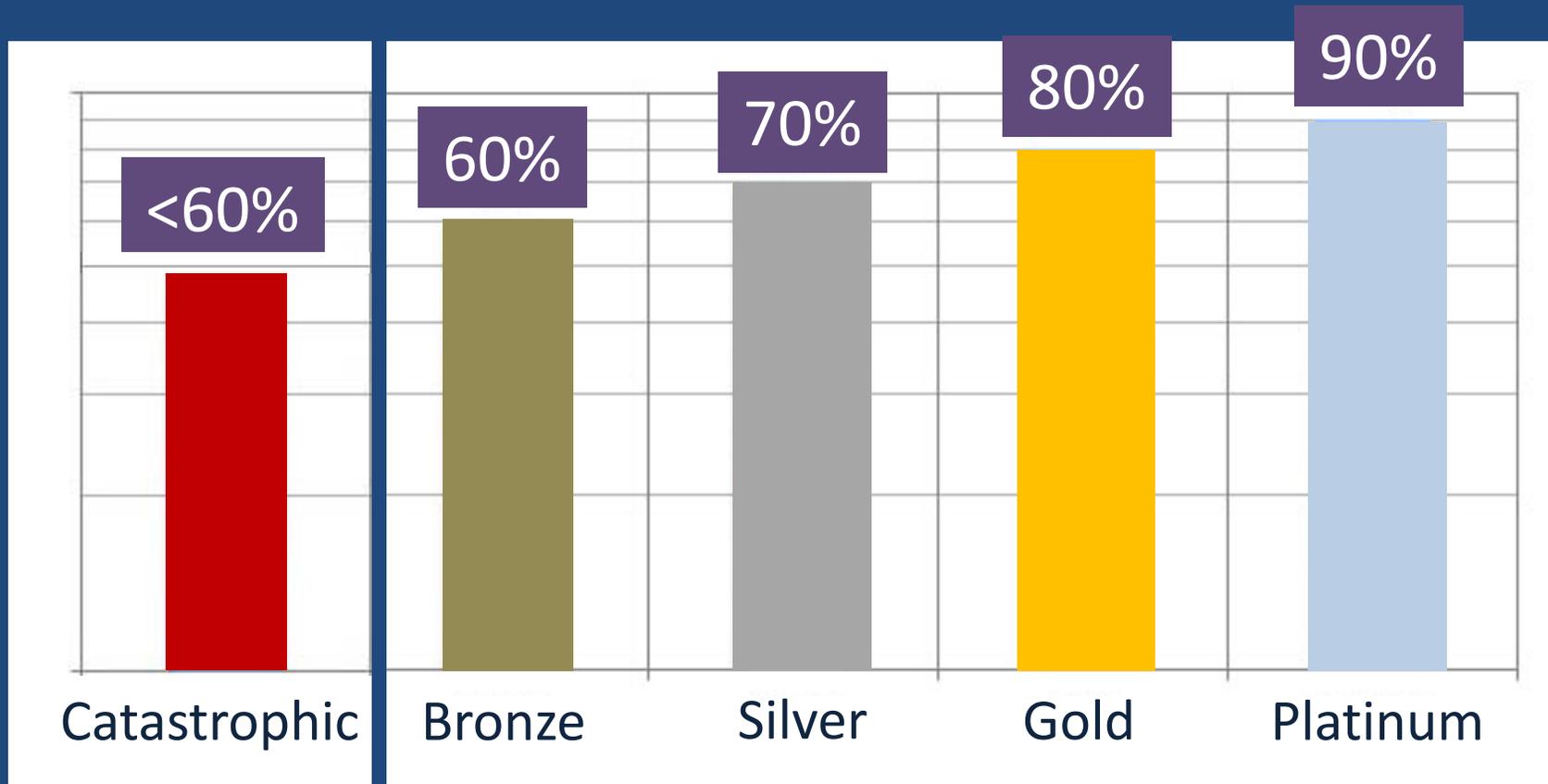


Cost for Benchmark Silver-level Plan



Source: https://insurance.utah.gov/health/Health%20Reform/ACA_Rate_Individual_20131007_OnExchange.pdf
 Utah Individual on Exchange Rates - Medical Plans - Non-smoker Rates for plans currently approved (10/7/2013)

Costs for health plans will differ by metal tier



Lower Premiums

Higher Premiums

Higher cost-sharing

Lower cost-sharing

Salt Lake County's marketplace

Medical

Altius Health Plans
Arches
BridgeSpan
Humana
Molina Healthcare
Select Health

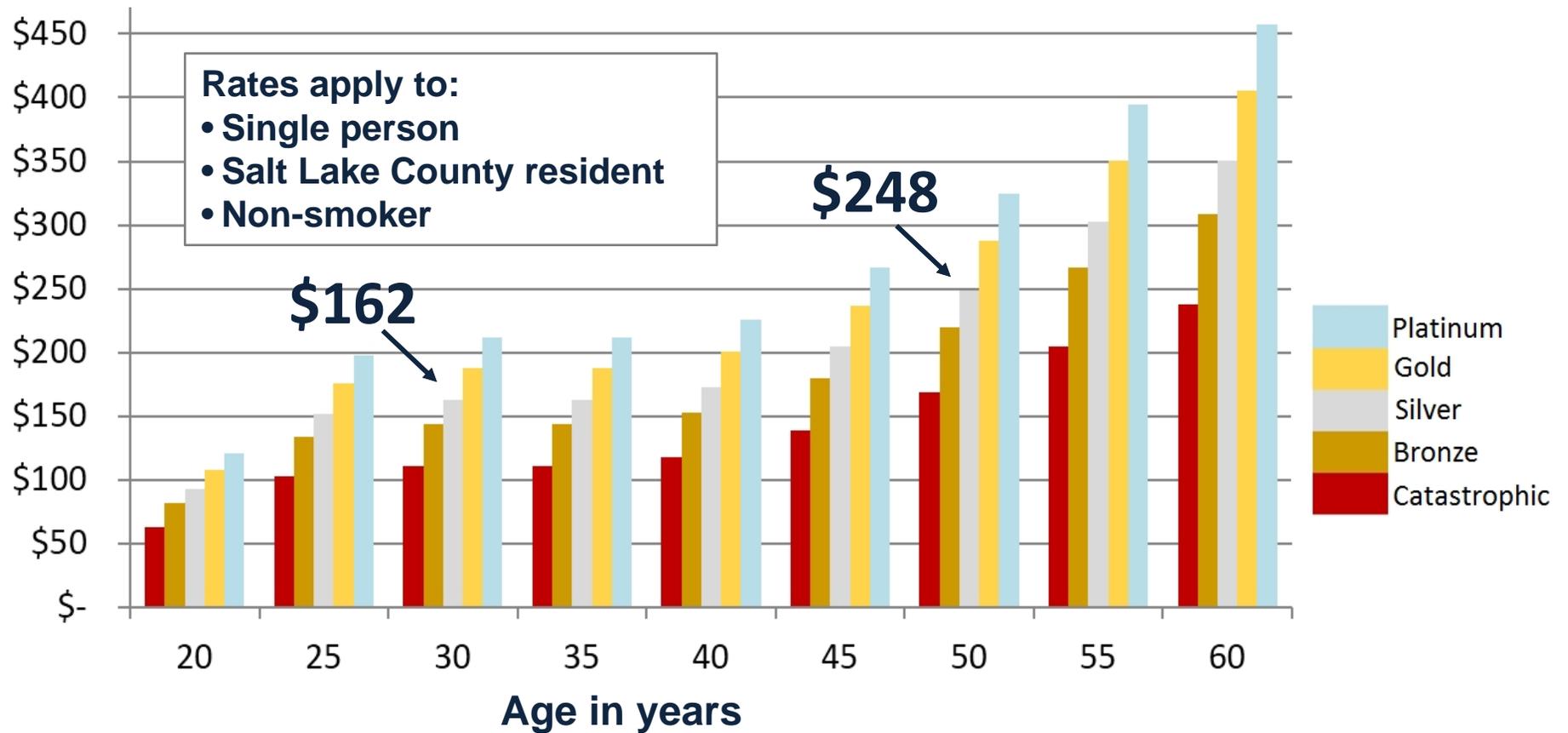
91 plans



Platinum	—	1 plan
Gold	—	24 plans
Silver	—	34 plans
Bronze	—	26 plans
Catastrophic	—	6 plans

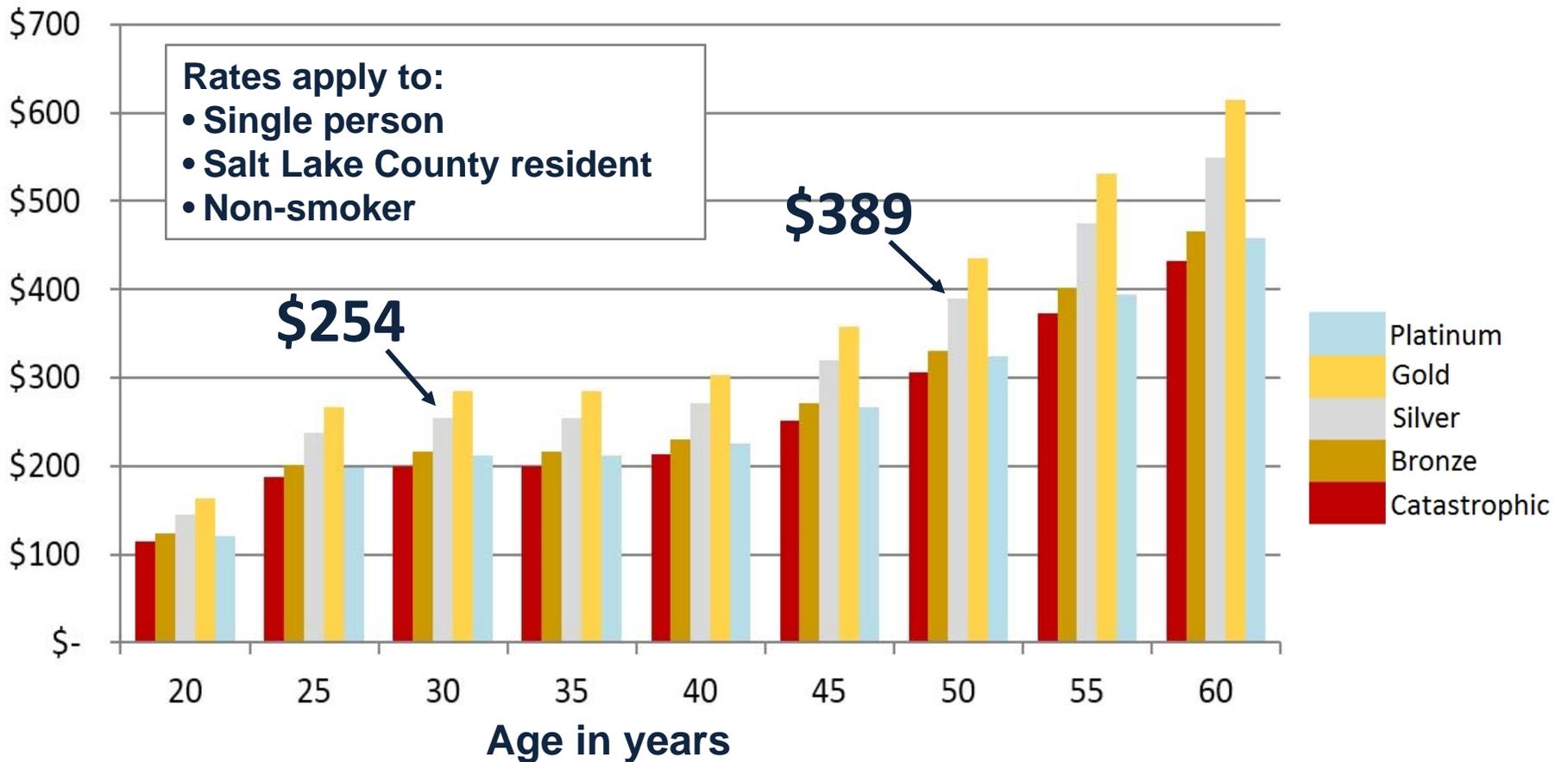
These are the 2014 premiums...

Cheapest monthly premiums by age and plan level



These are the 2014 premiums...

Most expensive monthly premiums by age and plan level



Who will be helped?



After 2014, **270,000 Utahns** will be eligible for premium subsidies

Who is eligible for premium subsidies?

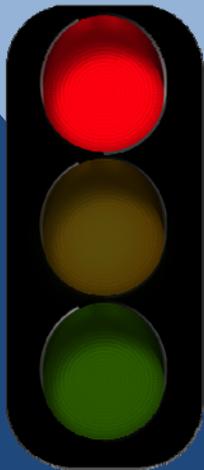
Income as % of the Federal Poverty Level (FPL)

0%

100%

101%

400%



NO

60,000
Utahns
in the Gap



YES

Who is eligible for premium subsidies?

Household Size	100%	133%	200%	250%	300%	400%
1	\$11,490	\$15,282	\$22,980	\$28,725	\$34,470	\$45,960
2	\$15,510	\$20,628	\$31,020	\$38,775	\$46,530	\$62,040
3	\$19,530	\$25,975	\$39,060	\$48,825	\$58,590	\$78,120
4	\$23,550	\$31,322	\$47,100	\$58,875	\$70,650	\$94,200
5	\$27,570	\$36,668	\$55,140	\$68,925	\$82,710	\$110,280
6	\$31,590	\$42,015	\$63,180	\$78,975	\$94,770	\$126,360
7	\$35,610	\$47,361	\$71,220	\$89,025	\$106,830	\$142,440
8	\$39,630	\$52,708	\$79,260	\$99,075	\$118,890	\$158,520

A family of four can earn up to **\$94,200** a year and receive a premium subsidy

Joe Ute

Income: \$18,000

Residence: Salt Lake City, Utah

Age: 25



Annual income:	\$18,000
% of poverty level:	157%
Expected contribution:	4.31% of income

**Benchmark
Silver Plan**

Monthly premium:	\$184
Subsidy pays:	\$119 per month
Joe Ute pays:	\$65 per month

The Hernandez Family

Income: \$26,000

Residence: Salt Lake City, Utah

Ages:

Dad : 33

Mom: 29

Kids: 5, 3



Children on
Medicaid

Annual income:	\$26,000
% of poverty level:	110%
Expected contribution:	2% of income

Benchmark
Silver Plan

Monthly premium (for 2):	\$393
Subsidy pays:	\$350 per month
The Hernandez's pay:	\$43 per month

The Reyes Family

Income: \$53,000

Residence: West Valley City, Utah

Ages:

Dad : 45

Mom: 42

Kids: 10, 13



Children on
ACA Insurance

Annual income:	\$53,000
% of poverty level:	225%
Expected contribution:	7.18% of income

Benchmark
Silver Plan

Monthly premium:	\$692
Subsidy pays:	\$376 per month
The Reyes pay:	\$317 per month

Mr. and Mrs. Smith

Income: \$42,000

Residence: Orem, Utah

Ages: 60, 62



Annual income:	\$42,000
% of poverty level:	271%
Expected contribution:	8.65% of income

**Benchmark
Silver Plan**

Monthly premium:	\$903
Subsidy pays:	\$600 per month
The Smith's pay:	\$303 per month

Find out how much you would pay...

HealthCare.gov Learn Get Insurance Log in Español

Individuals & Families Small Businesses All Topics Search SEARCH

During times of especially high demand, you may be queued to begin your online Marketplace application to ensure the best possible shopping experience. HIDE ALERTS

**Deadline to enroll for coverage this year:
March 31**

Act now to provide peace of mind for you & your family — and save money on quality coverage.

- SEE PLANS BEFORE I APPLY
- APPLY NOW FOR HEALTH COVERAGE
- SEE STORIES SHARE AND CONNECT



Health plans for one individual, age 35, living in Utah County, UT. [Change](#)

Based on a household size of one and income of \$24,000, you may qualify for a **\$74/month tax credit** you can choose to apply to your premium for these plans. This tax credit has been applied to the premiums below.

You may also qualify for the [reduced out-of-pocket expenses](#) shown in the plans below.

Plan Name	Monthly premium	Deductible	Out-of-pocket Maximum	Copayments/Coinsurance
Bronze Peak Preference HSA Eligible HMO Bronze Altius Health Plans	\$95/mo One enrollee Premium before tax credit \$169/mo	\$5,500/yr Per individual	\$6,350/yr Per individual	Copayments/Coinsurance: Primary Doctor: 30% Coinsurance after deductible Specialist Doctor: 30% Coinsurance after deductible Generic Prescription: 30% Coinsurance after deductible ER Visit: 30% Coinsurance after deductible
BridgeSpan Exchange Bronze HSA PPO Bronze BridgeSpan Health Company	\$97/mo One enrollee Premium before tax credit \$171/mo	\$5,000/yr Per individual	\$6,250/yr Per individual	Copayments/Coinsurance: Primary Doctor: 30% Coinsurance after deductible Specialist Doctor: 30% Coinsurance after deductible Generic Prescription: 25% Coinsurance after deductible ER Visit: 30% Coinsurance after deductible

www.healthcare.gov/find-premium-estimates

Find out how much you would pay...

Kaiser Family Foundation - Premium Subsidy Calculator

Enter Information About Your Household

1. Select a State	<input type="text" value="U.S. Averag"/>	<input <="" td="" type="button" value="?"/> <td>6. Number of adults (21 and older) enrolling in exchange coverage</td> <td><input type="text"/></td>	6. Number of adults (21 and older) enrolling in exchange coverage	<input type="text"/>
2. Enter income as	<input type="text" value="2014 Dollar"/>		7. Number of children (20 and younger) enrolling in exchange coverage	<input type="text" value="No Children"/>
3. Enter annual income (dollars)	<input type="text"/>	<input <="" td="" type="button" value="?"/> <td></td> <td></td>		
4. Is employer coverage available?	<input type="text" value="No"/>	<input <="" td="" type="button" value="?"/> <td></td> <td></td>		
5. Number of people in family	<input type="text"/>	<input <="" td="" type="button" value="?"/> <td></td> <td></td>		

www.kff.org

What happens after March 31st?



What happens after March 31st?

Started application on healthcare.gov

- **Finish application before April 15**
- **Purchase ACA coverage**
- **Could be eligible for subsidies**

Qualify for a Special Enrollment Period (SEP)

- **Sign up for ACA insurance on healthcare.gov**
- **Could be eligible for subsidies**

No Special Enrollment Period (SEP)

- **Apply for Medicaid (if eligible)**
- **Purchase non-ACA coverage direct from insurer**
- **Wait for November 15, 2014**
- **Pay tax fine (if required)**

What is a Qualifying Life Event?

It triggers a Special Enrollment Period

- Marriage
- Having a baby
- Adopting a child or placing a child for adoption or foster care
- Moving outside your insurer's coverage area
- Losing other insurance due to loss of job, divorce, the end of an individual policy, COBRA expiration, aging off a parent's plan (at age 26), losing eligibility for Medicaid or CHIP, and similar circumstances. Gaining citizenship
- Leaving incarceration
- Gaining status as member of an Indian tribe.



What is **Not** a Qualifying Life Event?

- Getting sick
- Forgetting to sign up for insurance before March 31, 2014
- Voluntarily ending insurance coverage
- Losing coverage that doesn't qualify as minimum essential coverage under the ACA



What is a Complicated Case?

You couldn't sign up for coverage before March 31st because of....

- A serious medical condition or natural disaster
- An unexpected hospitalization or temporary cognitive disability
- Medicaid/Marketplace transfer delays
- Misinformation or misrepresentation by brokers or assistors
- System errors related to immigration status
- Victims of domestic abuse
- A Marketplace system outage, such as Social Security Administration system outage



What are coverage options?

If you didn't sign up for insurance—and need it

Seek reduced-cost care at one of Utah's Community Health Clinics (CHCs)

Patients pay a sliding-scale fee based on income

<http://www.auch.org>

Phone: (801) 974-552



Apply for Utah's Primary Care Network (PCN)

PCN (Primary Care Network) is a state-run Medicaid program for people who don't qualify for traditional Medicaid. We expect about 3,000 new slots to open up in May 2014.

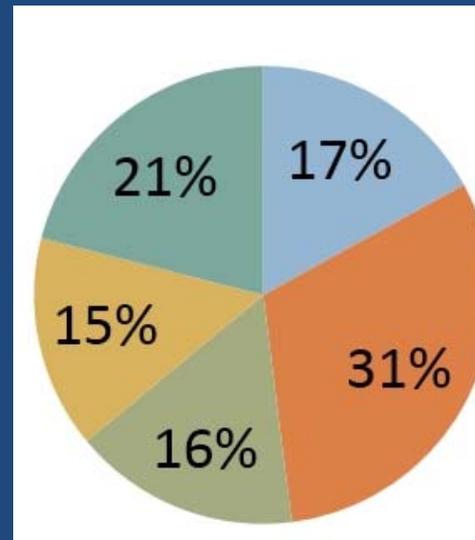
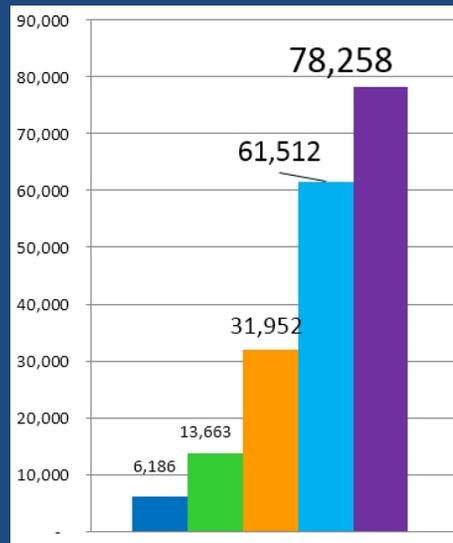
Check the PCN website:

<http://www.health.utah.gov/pcn/>



Health Reform 101

Bringing the Affordable Care Act to Utah



Utah's 5-Month Enrollment Update

October 1, 2013 – March 1, 2014



Utah Health Policy Project

Sustainable healthcare solutions for underserved Utahns

What we know nationally...

9.3 million ...net gain in insurance coverage

5.9 million ...net gain in Medicaid

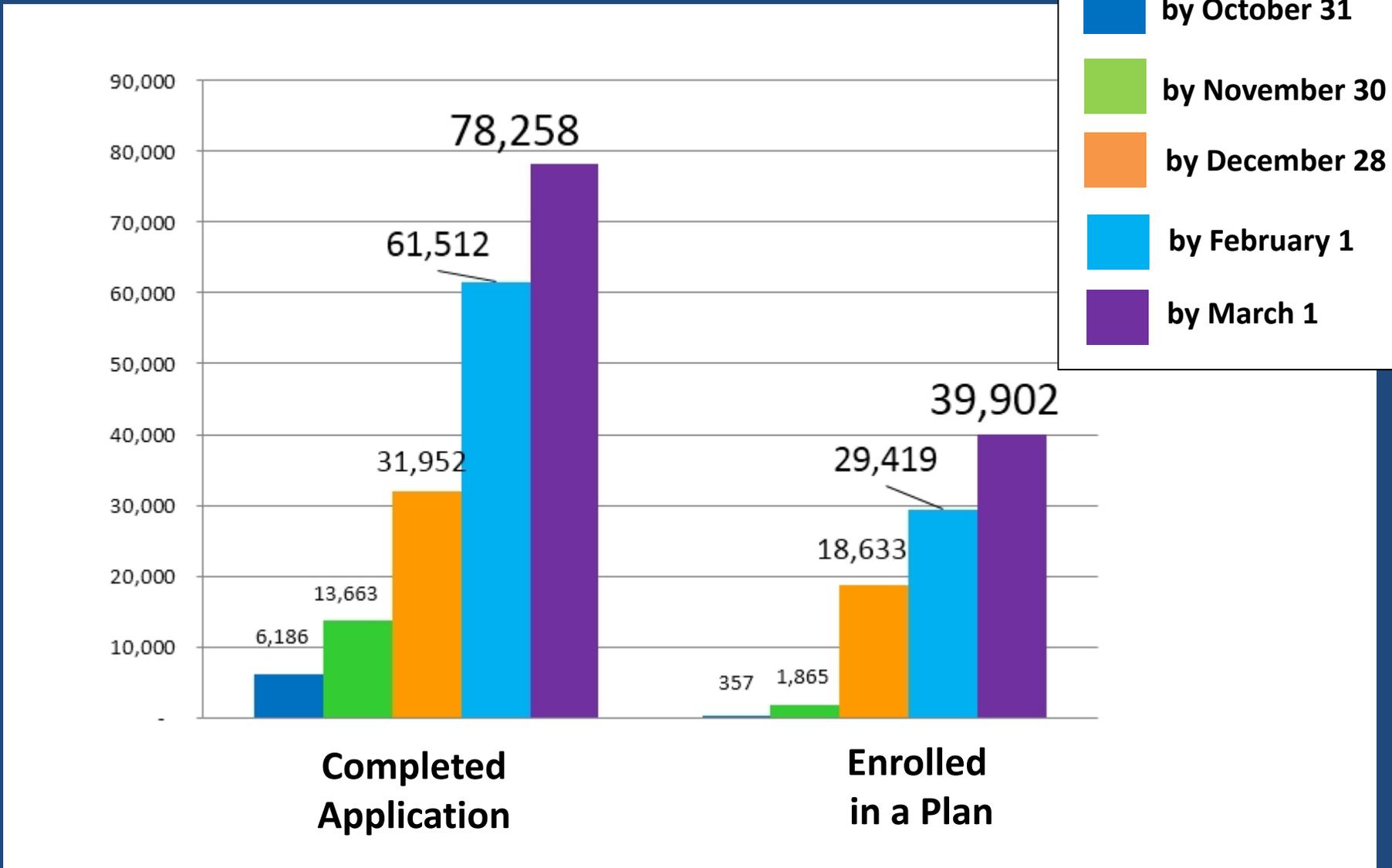
1/3 ...marketplace enrollees previously uninsured

80% ...of Americans did not change insurance coverage

20.5% to 15.8% ...drop in national uninsured rate since September 2013

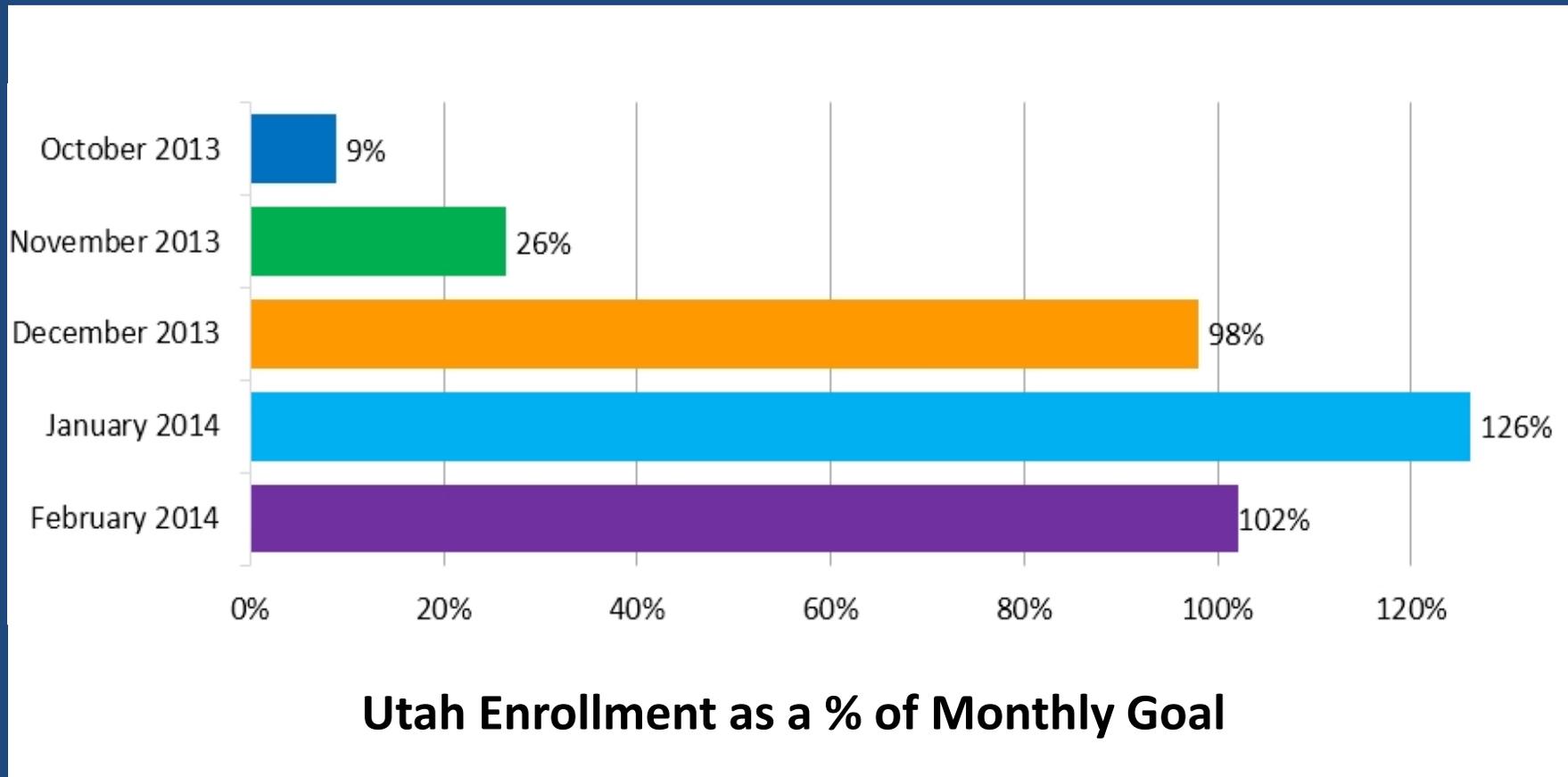
39,902 Utahns have selected a new health plan

October 1, 2013 – March 1, 2014



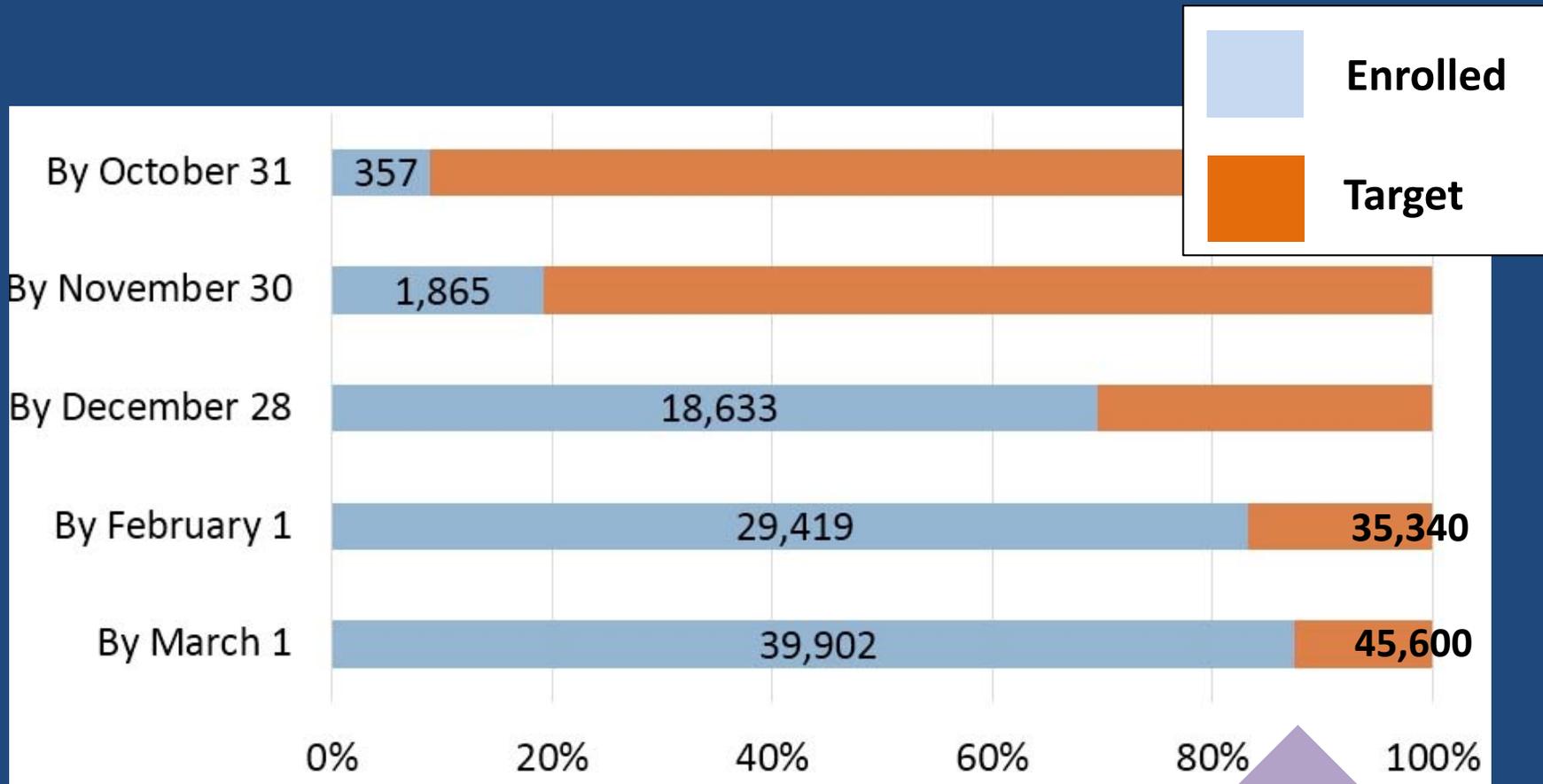
Utah exceeds enrollment goal for second month

October 1, 2013 – March 1, 2014



Utah is closing the enrollment gap each month

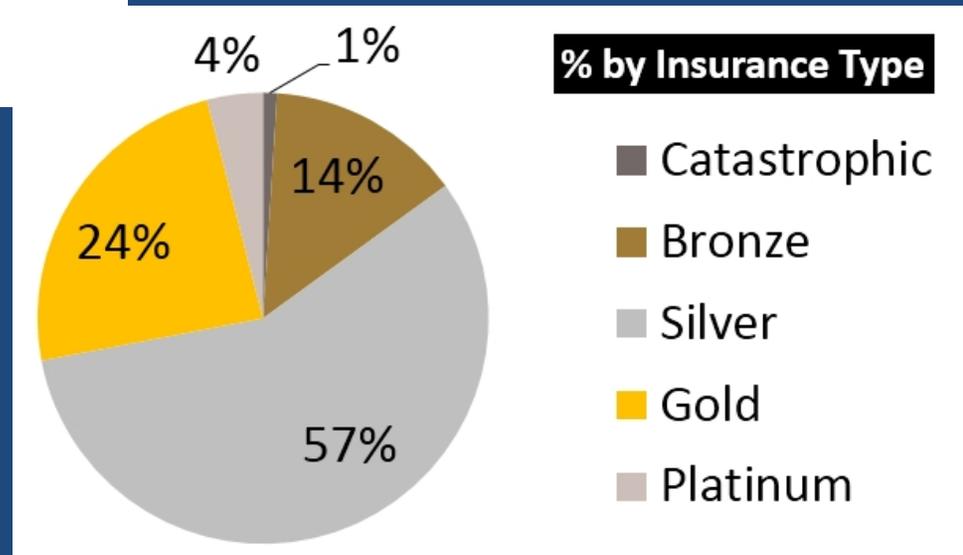
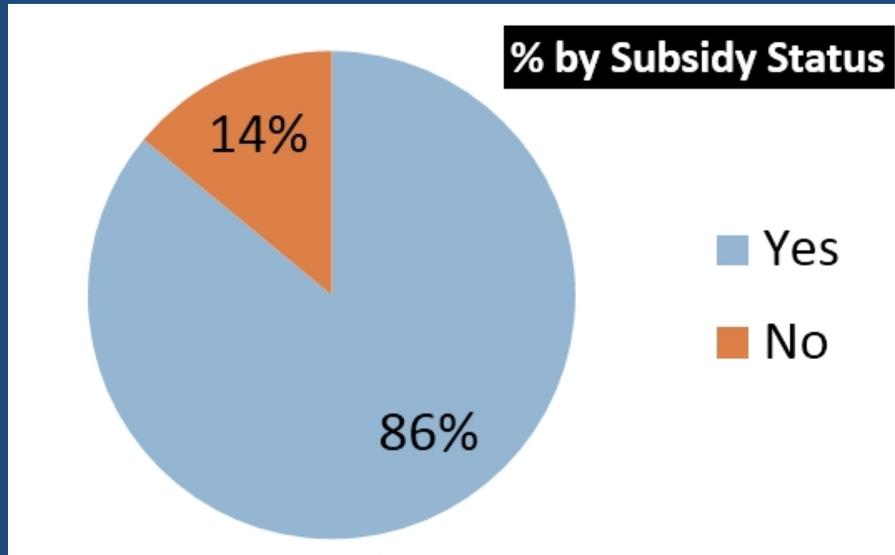
October 1, 2013 – March 1, 2014



Utah reached 87.5% of its enrollment target by March 1st

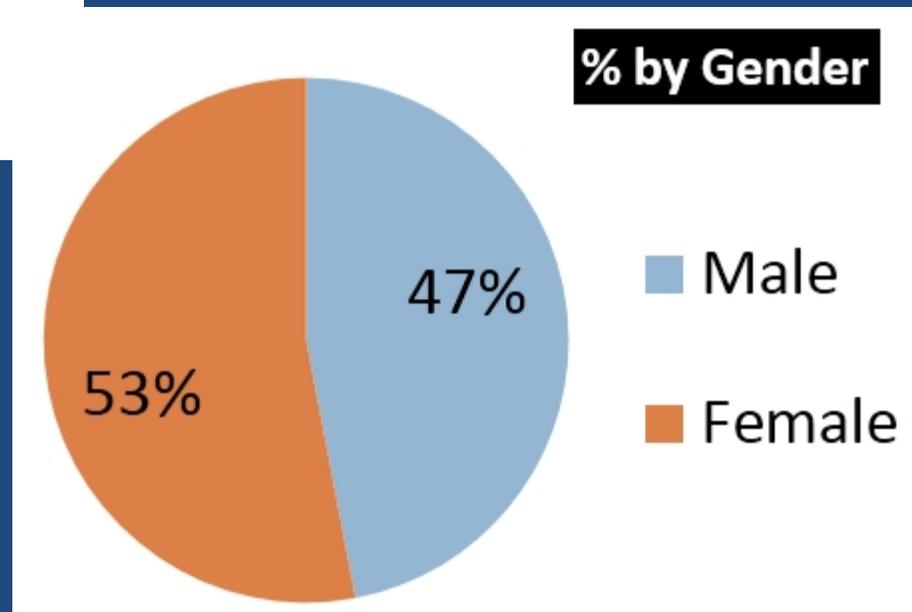
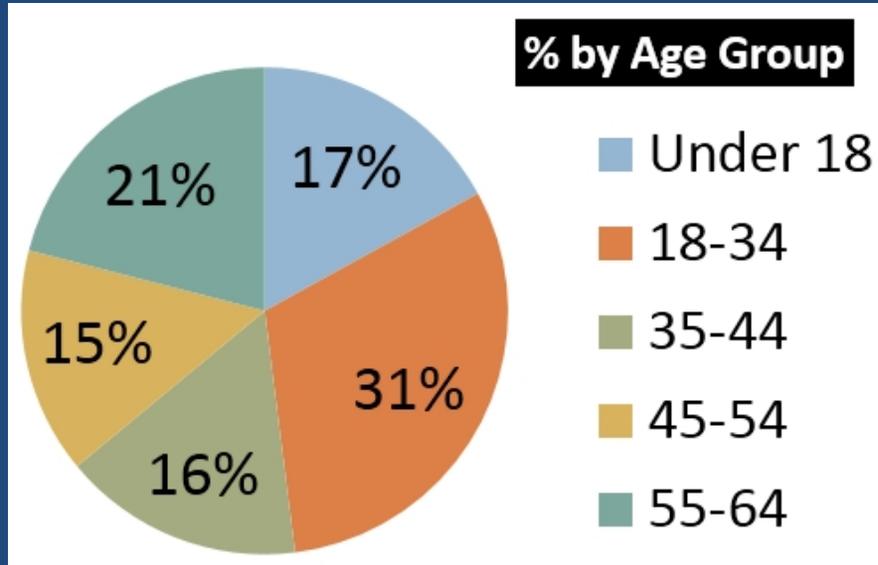
Over 4 out of 5 Utahns qualify for premium subsidies

October 1, 2013 – March 1, 2014



Utah leads the nation in enrolling 18-34 year olds

October 1, 2013 – March 1, 2014



What are the penalties for remaining uninsured in 2014?

THE AFFORDABLE CARE ACT

Penalties for Not Enrolling in Health Plan

Starting in 2014

\$95/adult,
\$47.50/child
1% income



2014



\$325/adult
\$162.50/child
2% income

2015



\$695/adult
\$347.50/child
2.5% income

2016

Max per
family

\$285

\$975

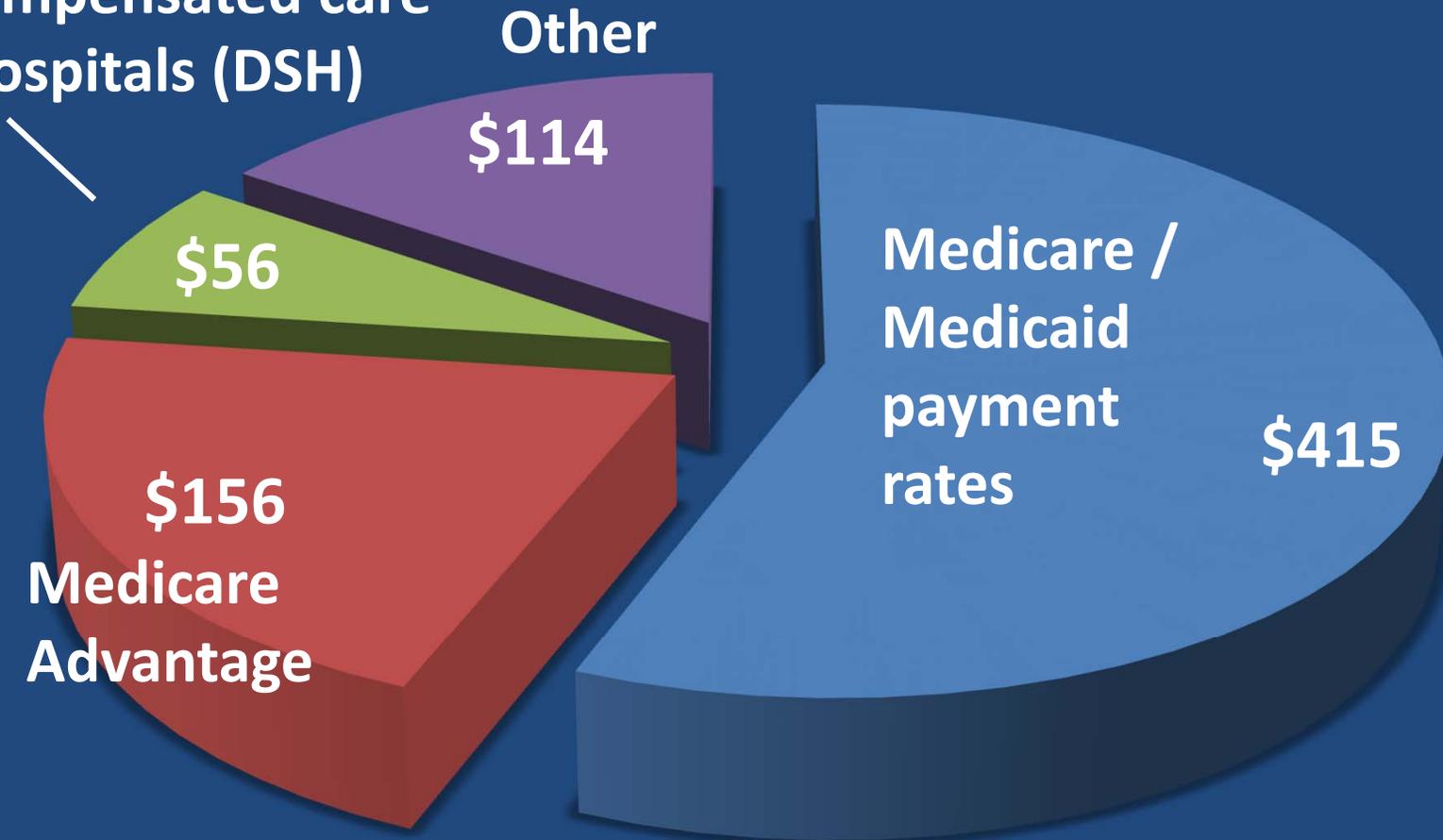
\$2,085

How the ACA is funded: Cuts (in billions)

Total: \$741 billion

[2013-2022]

Uncompensated care
for hospitals (DSH)



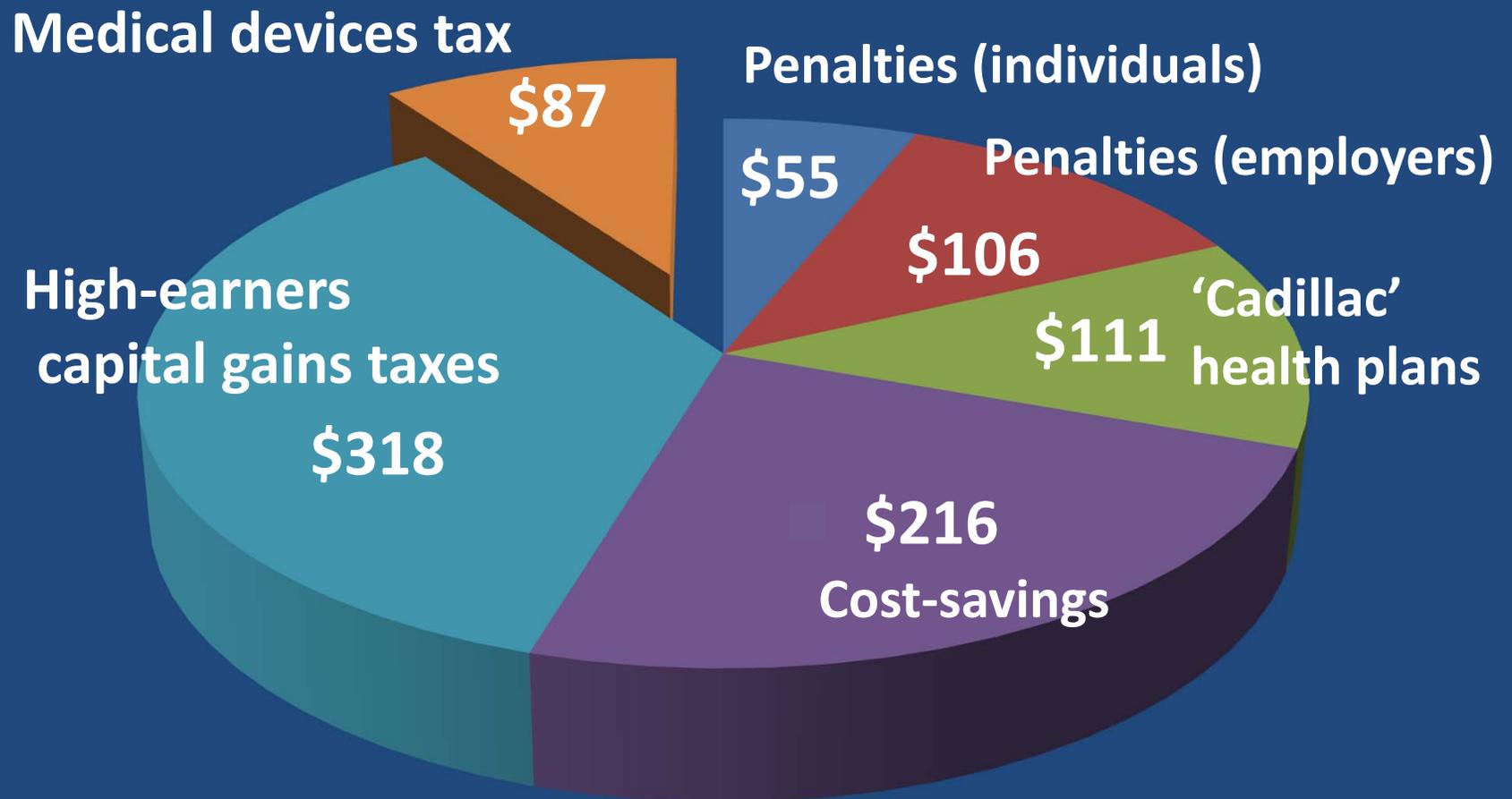
[Chart] CBO / Washington Post Wonkblog

[http://www.washingtonpost.com/blogs/wonkblog/wp/2012/08/30/how-congress-paid-for-obamacare-in-two-charts//](http://www.washingtonpost.com/blogs/wonkblog/wp/2012/08/30/how-congress-paid-for-obamacare-in-two-charts/)

How the ACA is funded: Taxes (in billions)

Total: \$893 billion

[2013-2022]



[Chart] CBO / Washington Post Wonkblog

[http://www.washingtonpost.com/blogs/wonkblog/wp/2012/08/30/how-congress-paid-for-obamacare-in-two-charts//](http://www.washingtonpost.com/blogs/wonkblog/wp/2012/08/30/how-congress-paid-for-obamacare-in-two-charts/)

What ACA enrollment looks like



Who are the helpers?

Navigator

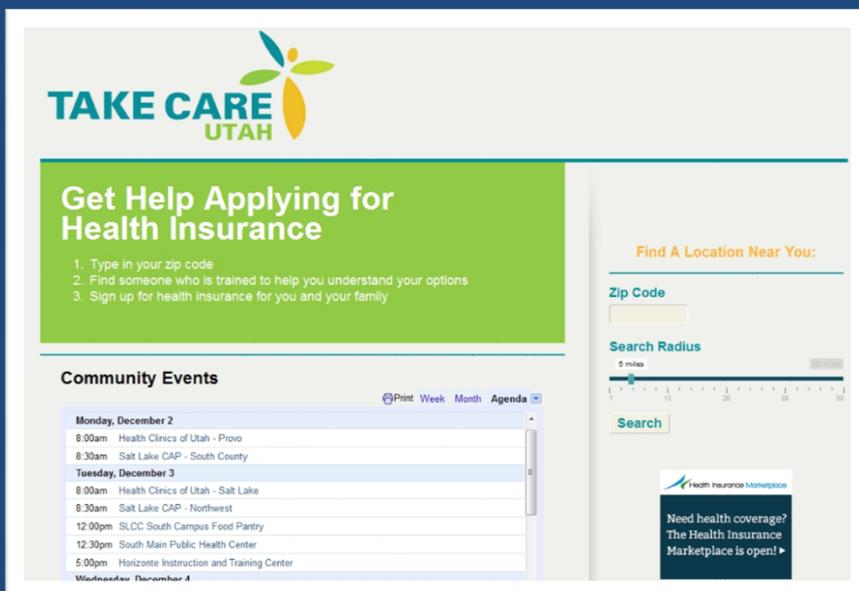


Certified Application
Counselor

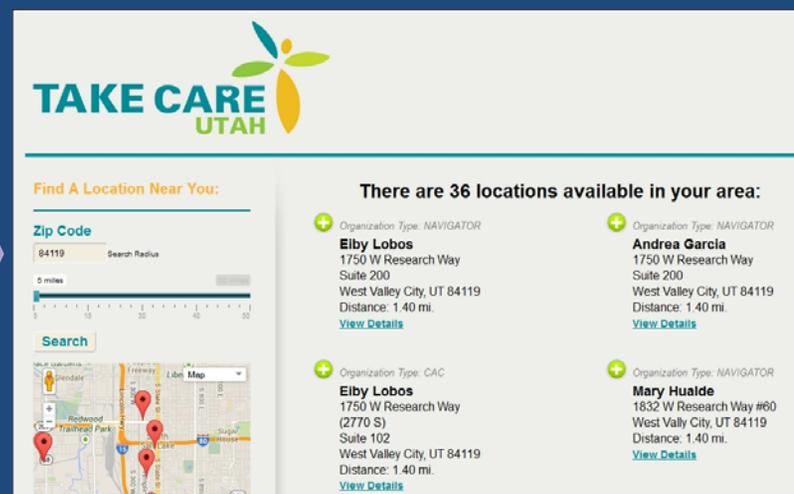
Experts **trained to help others** evaluate their insurance options on the new insurance marketplace.

Where can Utahns find help?

www.takecareutah.org



The screenshot shows the homepage of the Take Care Utah website. At the top left is the logo with the text "TAKE CARE UTAH". Below the logo is a green banner with the heading "Get Help Applying for Health Insurance" and a list of three steps: 1. Type in your zip code, 2. Find someone who is trained to help you understand your options, and 3. Sign up for health insurance for you and your family. To the right of the banner is a search section titled "Find A Location Near You:" with input fields for "Zip Code" and "Search Radius" (set to 5 miles), and a "Search" button. Below the search section is a "Community Events" calendar for December 2nd and 3rd, listing various health clinics and food pantries. At the bottom right, there is a small box that says "Need health coverage? The Health Insurance Marketplace is open!"



The screenshot shows the search results page on the Take Care Utah website. It features the same logo and heading as the home page. The search results are displayed under the heading "Find A Location Near You:". The "Zip Code" field contains "84119" and the "Search Radius" is set to 5 miles. A map shows the location of the search results in West Valley City, UT. Below the map, there are two columns of results, each with a green plus icon and the text "Organization Type: NAVIGATOR". The first result is for "Elby Lobos" at 1750 W Research Way, Suite 200, West Valley City, UT 84119, with a distance of 1.40 mi and a "View Details" link. The second result is for "Andrea Garcia" at the same address. Below these, there are two more results, one for "Elby Lobos" at 1750 W Research Way (2770 S), Suite 102, West Valley City, UT 84119, with a distance of 1.40 mi and a "View Details" link, and another for "Mary Hualde" at 1832 W Research Way #60, West Valley City, UT 84119, with a distance of 1.40 mi and a "View Details" link.

Where can Utahns find help?

Dial 2-1-1



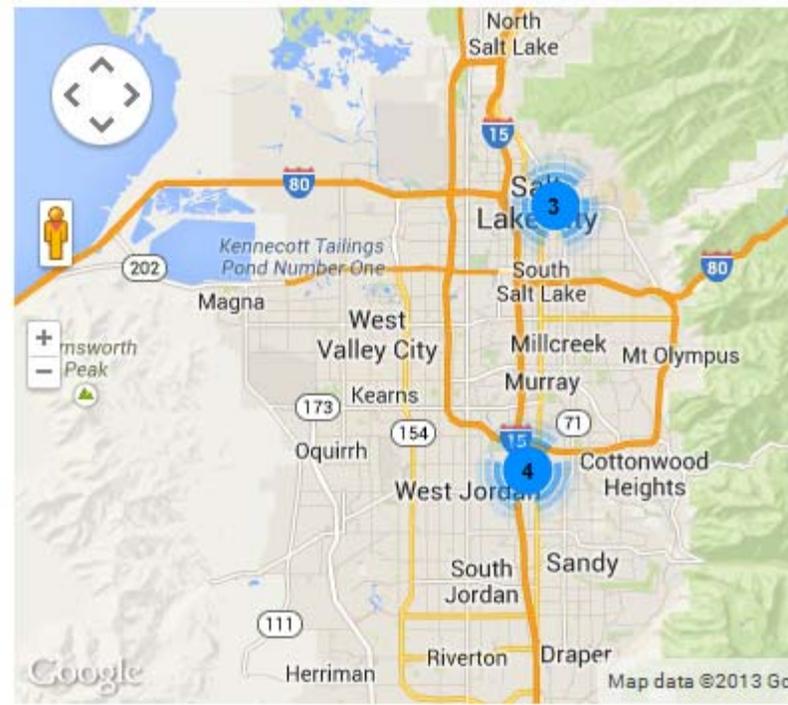
The screenshot shows the United Way 2-1-1 website. At the top, there are three small images: a group of people, a group of children, and a group of people in a library. To the right is the logo for Utah 2-1-1 United Way, with the tagline "Get Connected. Get Answers." and "United Way of Salt Lake". Below the images is a navigation menu with the following items: ABOUT US, FIND HELP, VOLUNTEER CENTER, NEWS & REPORTS, PARTNER TOOLS, and DONATE. The main content area features a large image of a woman wearing a headset, with the text: "A cry for help is always heard. The first call to get out of a harmful situation is sometimes the hardest, but United Way 2-1-1 Information Specialists are standing by to provide solutions to difficult problems. In 2011, 1,241 individuals received information about valuable resources to help them end the cycle of domestic violence." To the right of this text is a vertical list of numbers 1 through 5. Below the main text are three call-to-action buttons: "FIND HELP. Search for Resources", "GIVE HELP. Search for Volunteer Opportunities", and "JOIN US. Become a 2-1-1 Partner". At the bottom of the page are social media icons for Twitter, Facebook, YouTube, and RSS, along with a button for "The HUB".



Where can Utahns find help?

Community Health Clinics

Health Center Locations



www.auch.org

Association of Utah
Community Health

What are coverage options?

If you didn't sign up for insurance—and need it

Seek reduced-cost care at one of Utah's Community Health Clinics (CHCs)

Patients pay a sliding-scale fee based on income

<http://www.auch.org>

Phone: (801) 974-552



Apply for Utah's Primary Care Network (PCN)

PCN (Primary Care Network) is a state-run Medicaid program for people who don't qualify for traditional Medicaid. We expect about 3,000 new slots to open up in May 2014.

Check the PCN website:

<http://www.health.utah.gov/pcn/>



Sign up for UHPP's monthly newsletter



Health Matters

Utah Health Policy Project

healthpolicyproject.org



New Workgroup Explores Medicaid Options for Utah

UHP had a seat at the table when the state's Medicaid Expansion Community Workgroup met for the first time on Tuesday afternoon. By September, this committee plans to **make several recommendations** to Gov. Herbert on how Utah should proceed.

[Read more here.](#)

 [Friend on Facebook](#)

 [Follow on Twitter](#)

 [Forward to a Friend](#)

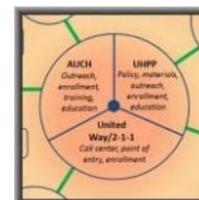


[Utahns for Medicaid Expansion \(U4ME\)](#)

Next Meeting: Tuesday, May 7th

Time: 3:30pm

Location: Catholic Diocese, 27 C Street, (Corner of C Street and South Temple) Salt Lake City, Utah 84103



Navigator Hub Seeks Grants



Best Articles We've Read This Month

Real Exchange Utah (RxUtah)

Time and date TBD—but

Want to learn more?



Call or email UHPP to schedule a presentation just like this one

Jason Stevenson

Education and Communications Director

cell. 617-290-8188

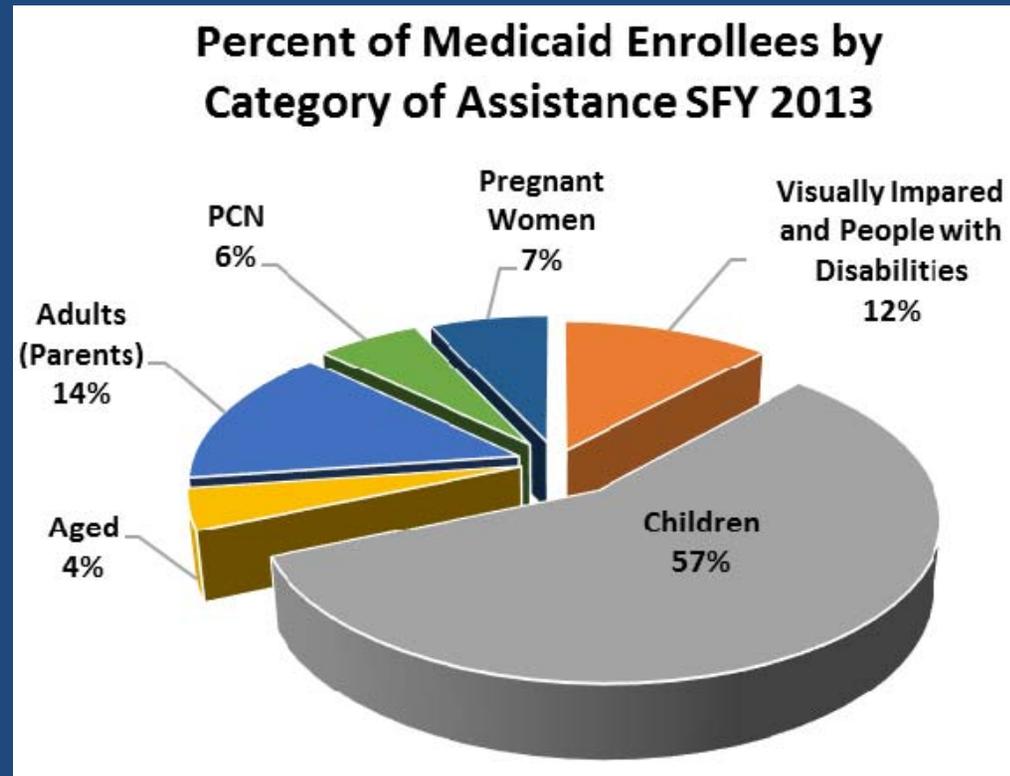
work. 801-433-2299 ext. 7

stevenson@healthpolicyproject.org

Medicaid Expansion in Utah

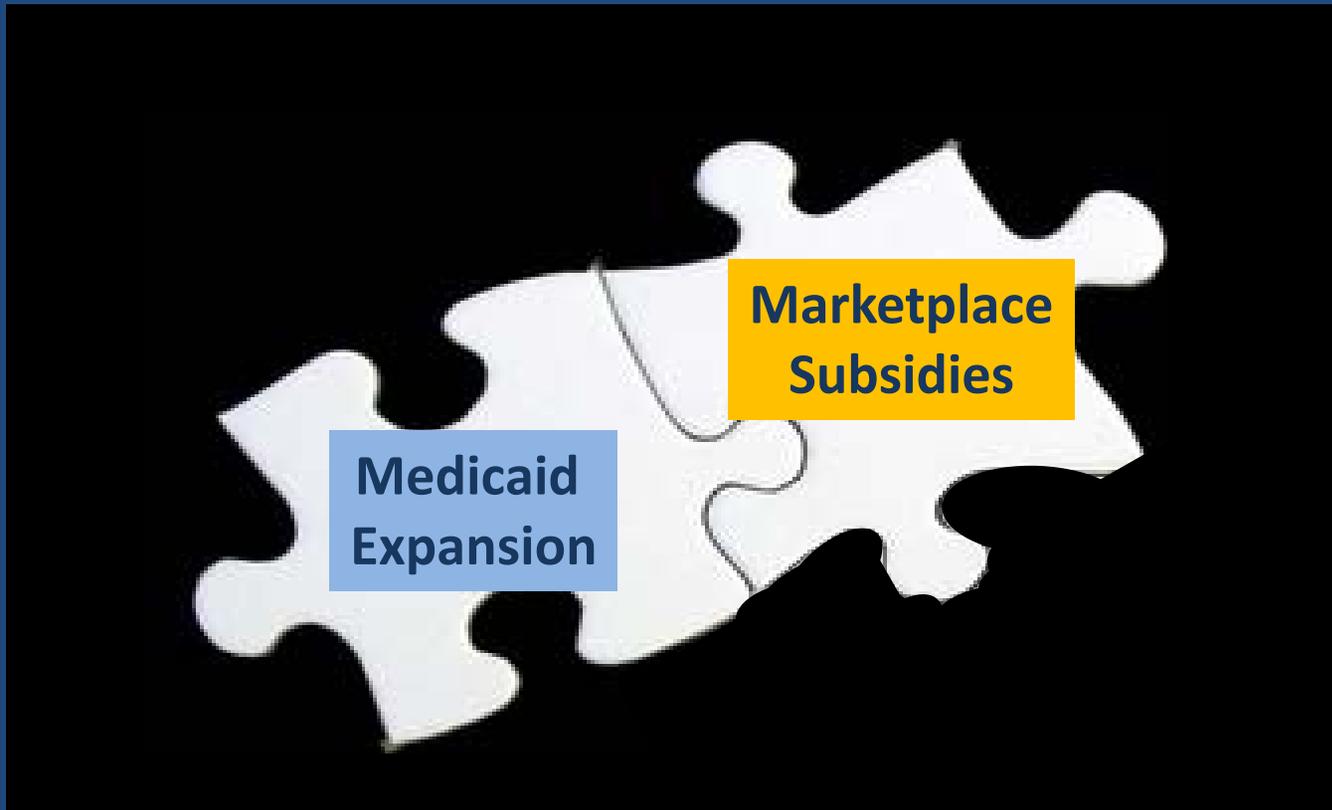


383,000 Utahns received Medicaid in 2013



- Medicaid in Utah provides health insurance primarily to **children, pregnant women, and disabled adults**
- Utah adults without children **aren't eligible for Medicaid** at any income level

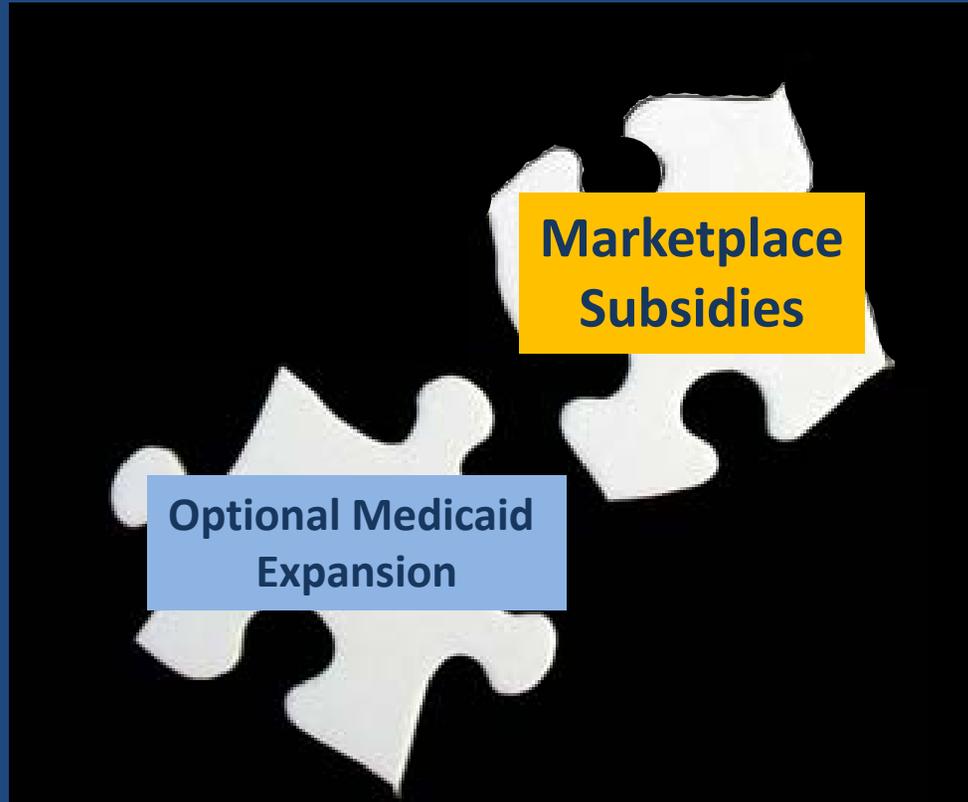
How the ACA was envisioned in 2010...



0%	Medicaid Expansion	100%-138%	Marketplace Subsidies	400%
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% of the Federal Poverty Level

After the U.S. Supreme Court broke the puzzle



0%

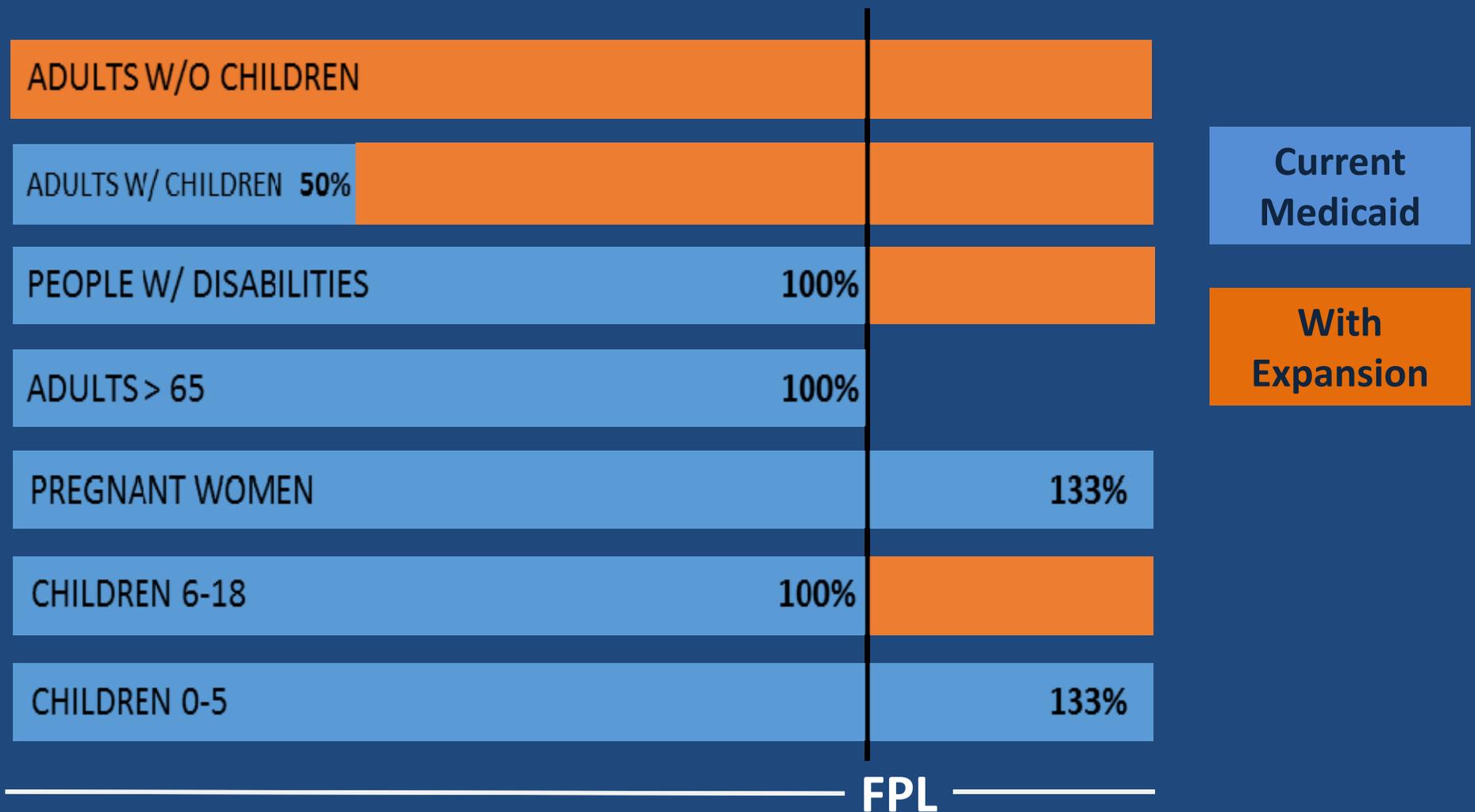
Optional
Medicaid
Expansion

100%

Marketplace Subsidies

400%

% of the Federal Poverty Level



58,000 Utahns earn too much for Medicaid—
 but too little to afford ACA insurance
 are caught in the ‘Medicaid Gap’

Utah's Private Option Expansion Models

No Expansion

- Maintains categorical requirements
- Leaves coverage gap
- Estimated 58,000 Utahns w/no insurance options

Partial Expansion

- 0-100% FPL Premium Subsidies
- 101-400% FFM
- 54,000 newly eligible adults
- Arguably no coverage gap

Full Expansion

- 0-138% FPL Premium Subsidies
- 111,000 newly eligible adults
- No coverage gap

Enrollment and state costs estimates are for FY 2020. Cost estimates are based on a 90/10 federal/state division of Medicaid costs.

Sources: <http://le.utah.gov/interim/2013/pdf/00004342.pdf>

Where states stand on Medicaid Expansion

Closing Utah's Coverage Gap: Comparison of 4 Utah Proposals

Bill # (Sponsor):	Full Medicaid Expansion	HB401 (Rep. J. Dunnigan) <i>Speaker Lockhart's Access Plan</i>	SB251 (Sen. B. Shiozawa) <i>Partial Expansion / Private Option</i>	Gov. Gary R. Herbert <i>Healthy Utah Plan</i>
Overview:	Provides basic coverage to those who're currently not eligible. Newly eligible would receive traditional Medicaid health insurance.	Provides capped health savings account (HSA) stipend to subsidize private insurance; enrolls some recipients in PCN or UPP	Covers Utahns earning up to 100% poverty using mix of traditional Medicaid & private insurance; seeks federal/state match of 90%/10%	Three year plan that closes the coverage gap by subsidizing private insurance to all Utahns who earn under \$15,500 a year (133% FPL)
Covered Lives (2020):	111,000	Unknown / Capped enrollment	54,000	111,000
Closes the Gap:	Yes	No	Yes	Yes
Full Insurance:	Yes	PCN: No / UPP: Perhaps	Yes	Yes
State Cost '15:	\$0	\$30 - \$35M annually	\$0	\$0
State Cost '20:	Net cost will be \$25-\$35M annually	N/A (pilot program only)	\$18.7M	N/A (3-year pilot program)
Fed. Funds '15:	\$258M	\$0 (HSA option) \$41.8 million (PCN/UPP model)	More than \$50M	\$258M

Considering Expansion: Missouri; New Hampshire; Pennsylvania; **Utah**

Want to learn more?



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Helpful Resources

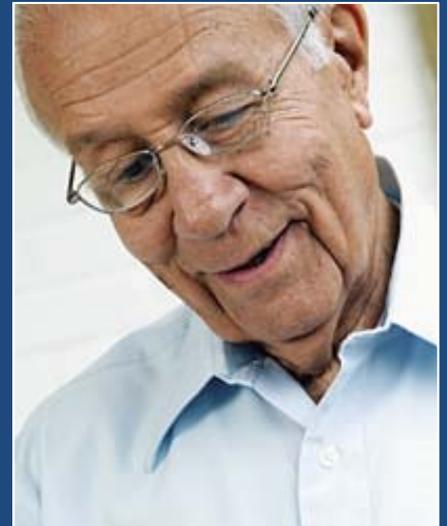


Health Reform and Utah Senior Citizens



What the ACA does for Medicare

- Closes the “doughnut hole” in Medicare prescription drug coverage by 2020
- Adds annual “wellness visits” plus free screenings for diabetes and cancer
- No cuts to benefits or changes guaranteed by Medicare
- Puts Medicare on a more solid financial footing
- Reins in Medicare Advantage plans while protecting plan members



What is the Medicare doughnut hole?

- Before the ACA, seniors paid 100% of drug costs while in the “Doughnut Hole” between **Initial Coverage** and **Catastrophic Coverage**



What seniors pay...



What is the Medicare doughnut hole?

- After 2020, seniors will be responsible for **only 25% of drug costs before Catastrophic Coverage** kicks in



What seniors pay...



Deductible



Doughnut hole



Initial



Catastrophic

Life after the doughnut hole...

- The ACA will eliminate the “doughnut hole” by the year 2020.
- After 2020, seniors will be responsible for **only 25% of drug costs before Catastrophic Coverage** kicks in
- After a senior qualifies for Catastrophic Coverage, they are **responsible for 5% of their prescription drug costs** for the rest of the year

AARP's Doughnut Hole Calculator

www.aarp.org/doughnuthole

Why cut Medicare Advantage rates?

- By 2010, Medicare Advantage per-patient costs were **117% more** than traditional Medicare
- Federal subsidies for Medicare Advantage plans (\$14 billion in 2011) **will gradually be reduced** until payments are in line with traditional Medicare





What is catastrophic coverage?



	Bronze Plans	Catastrophic Coverage
Available to	Anyone who is eligible to buy a plan on the new health insurance marketplace.	Only those under age 30 , or people who cannot find coverage for less than 8 percent of their income.
Premium tax credits	Available	Not available
Covered services	Covers 60 percent of health care costs for the average person, and specified preventive services at no cost.	Covers 3 primary care visits and specified preventive services before the deductible. Only covers additional services after the plan deductible – \$6,350 for a self-only plan or \$12,700 for a family plan – has been met.
Deductible	Maximum of \$6,350 for a self-only plan (\$12,700 for a family plan), but actual deductibles are likely to be significantly lower	Deductible will be \$6,350 for a self-only plan (\$12,700 for a family plan).
Out-of-pocket limits	Out-of-pocket expenses are capped at \$6,350 for self-only plans (\$12,700 for family plans).	Out-of-pocket expenses are capped at \$6,350 for self-only plans (\$12,700 for family plans).
Preventive services	Covers specified preventive services at no cost.	Covers specified preventive services at no cost.
Essential health benefits	Covers 10 categories of “essential health benefits.”	Covers 10 categories of “essential health benefits.”

How do I calculate my MAGI?



Step #1) Start with gross income (GI)

Your adjusted gross income is the money you earned through wages, interests, dividends, rental and royalty income, capital gains, business income, farm income, unemployment and alimony.

Step #2) Calculate Adjusted Gross Income (AGI) by subtracting qualified deductions from gross income. AGI is used to determine your tax liability

Adjustments can include items like some contributions to IRAs, moving expenses, alimony paid, self-employment taxes, and student loan interest.

How do I calculate my MAGI?



Step #3) Add back items excluded from AGI

- Deductions for IRA contributions.
- Deductions for student loan interest or tuition.
- Excluded foreign income.
- Interest from EE (employee) savings bonds used to pay higher education expenses.
- Employer-paid adoption expenses.

Step #4) The result is your **Modified Adjusted Gross Income (MAGI)** – used to calculate eligibility for premium subsidies on the new insurance marketplaces

For most people, MAGI is the same as AGI.