Health Care Update:

Where have we been?
Where do things stand now?
Where are we headed?
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/uthpp
2017: Healthcare Roller Coaster

The CBO has released a grim assessment of the Senate's Trumpcare bill: 22 million people would lose health insurance by 2026.

House Republicans, short of votes, withdraw health care bill just now.

Developing Story
CBO REPORT RELEASED: ObamaCare 'skinny repeal' bill would leave 16 million more uninsured

House Passes Measure to Repeal and Replace the Affordable Care Act

GOP Senator says it’s hard to fund $14 billion children’s health care program — then advocates for $1 trillion tax cut

“The reason CHIP’s having trouble is because we don’t have money anymore.”

Updated by Emily Stewart | Dec 3, 2017, 1:24pm EST
2017 has been a wild ride for healthcare advocates

- American Health Care Act
- Better Care Reconciliation Act
- Skinny Repeal
- Repeal and Delay
- Graham-Cassidy
- Sneaky Repeal
Advocacy Events: Rallies, Town Halls, Marches, Etc.

2017 EVENT HIGHLIGHTS

- January 15 - Our First Stand rally
- February 24 - Town Hall for All
- March 21 - Protect our Care protest
- March 23 - Protect Patients Art Display & Rally
- March 24 - Save Medicaid Forum
- May 4 - Hands Off Our Healthcare Rally
- May 12 - Rep. Stewart’s Town Hall
- May 15 - Mother’s Day Memorial Garden
- May 30 - Save Medicaid Citizen Town Hall
- June 10 - Unite for Healthcare Rally and March
- June 24 - Message Delivery Live-Stream Event
- June 26 - Protest of HHS Sec. Tom Price
- June 27 - ‘Senator Hatch, Don’t Kill Us’ rally
- June 28 - Petition Message Delivery Press Conference
- July 5 - Statewide Meetings with Senate offices
- July 6 - All Day Sit-In to Stop Trumpcare
- July 18 - Healthcare Providers Speak Out Rally
- July 21 – Pioneer Day Message and Art Display
- July 21 – Stand Up to Protect Medicaid Protest
- July 25 – Kill The Bill, Don’t Kill Us Rally
- July 31 – Medicaid Birthday Celebration
- August 19 – Letter to the Editor Writing Party
- August 30 - Back to DC Sendoff for Senators Hatch and Lee
- September 18 - Medicaid Expansion Public Forum
- September 25 - Kill The Zombie Bill Rally
- October 1 - Hands off Our Healthcare Celebration
State lawmakers want to expand Medicaid family planning services

Utahns protest GOP’s vote to repeal, replace Obamacare
With a single vote to spare, House Republicans fulfill a major Trump campaign promise.

Advocate coalition says groups feel ignored by Hatch, Lee in AHCA deliberations

'Sen. Hatch, Don't Kill Us' — Health care fight reaches the streets as protesters block traffic in downtown Salt Lake
Protest • About 150 in Salt Lake City march against GOP health care plan. • Story below

Utahns rally in support of affordable health care
Utahns rally in support of Affordable Care Act

Report: 23M more to be uninsured, $834B in Medicaid spending to be slashed under AHCA
Mixed reactions from Utahns on effects of replacing Obamacare

How Will Trump’s Health Care Executive Order Affect Disabled People? Activists Are Speaking Out About The Potential Impact

Healthcare Advocates Protest 'Repeal And Replace'

Utah's Medicaid plan met with criticism at public meeting

Colorful Mothers' Day protest paints not-so-festive outlook for healthcare

Advocates keep up pressure in support of Medicaid, even as ACA replacement appears dead

Election Results Invigorate Medicaid Expansion Hopes

Protesters’ personal stories attempt to sway Senator Hatch on health care
Despite the chaos, how do things look in Utah?
Utah Uninsured Rate by Income Level (2009 - 2016)

- Under 200% FPL
- All incomes
- Above 200% FPL

Source: U.S. Census

<table>
<thead>
<tr>
<th>Year</th>
<th>Under 200% FPL</th>
<th>All incomes</th>
<th>Above 200% FPL</th>
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<tbody>
<tr>
<td>2009</td>
<td>26.6%</td>
<td>27.7%</td>
<td>27.1%</td>
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<tr>
<td>2010</td>
<td>25.3%</td>
<td>27.0%</td>
<td>27.0%</td>
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<tr>
<td>2011</td>
<td>23.3%</td>
<td>25.3%</td>
<td>25.3%</td>
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<tr>
<td>2012</td>
<td>20.5%</td>
<td>23.3%</td>
<td>23.3%</td>
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<tr>
<td>2013</td>
<td>19.9%</td>
<td>21.5%</td>
<td>21.5%</td>
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<tr>
<td>2014</td>
<td>18.7%</td>
<td>20.5%</td>
<td>20.5%</td>
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<tr>
<td>2015</td>
<td>17.8%</td>
<td>19.9%</td>
<td>19.9%</td>
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<td>2016</td>
<td>16.2%</td>
<td>18.7%</td>
<td>18.7%</td>
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</table>

Source: U.S. Census

Some ACA Policies Active

ACA Coverage Active
Census data shows a 42% drop in the Utah’s uninsured rate for All Ages between 2010-16

Almost 12% of Utahns with health insurance buy coverage on the individual market.
In 2018 - 100% of Utahns will have access to two marketplace insurers

- SelectHealth
- University of Utah Health Plans

<table>
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<tr>
<th>Accessible Insurers</th>
<th>Utah Population (2014)</th>
<th>% of Utah Population (2014)</th>
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<tr>
<td>SelectHealth; University of Utah Health Plans</td>
<td>2,942,402</td>
<td>100%</td>
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Ending CSRs = Increasing Premiums
CSR uncertainty caused a spike in 2018’s Silver premiums, while Bronze and Gold premiums increased at similar rates.

Average Monthly Premiums by Enrollment Period and Metal Tier

<table>
<thead>
<tr>
<th></th>
<th>2014-15</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
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<tr>
<td>Bronze</td>
<td>1.4%</td>
<td>3.7%</td>
<td>9%</td>
<td>19.1%</td>
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<tr>
<td>Silver</td>
<td>7.4%</td>
<td>19%</td>
<td>16%</td>
<td>47%</td>
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<tr>
<td>Gold</td>
<td>21%</td>
<td>19%</td>
<td>19%</td>
<td>20.4%</td>
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Source: Utah Dept. of Insurance; 2014-2018 Utah Individual and Small Employer Group Rates for Age 21, Non-Tobacco, Salt Lake County, (as of 9/28/2017)
The Jakes Family
Income: $42,800 (144% FPL)
Residence: Moab, Utah
Age: 40, 38, 12, 9, 9, 6

How much do the Jakes pay for health insurance in 2018?

**Benchmark Silver Plan**

- **2017**
  - Monthly Premium: $758
  - Monthly Subsidy: $597
  - Pay per month: $161
  - Deductible: $200
  - Out of-pocket max: $2,000
  - Kids covered by Medicaid

**The Jakes’ options for 2018**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>2018 Monthly Premium</th>
<th>2018 Monthly Subsidy</th>
<th>Pay per month</th>
<th>Deductible</th>
<th>Out of-pocket max</th>
<th>Primary co-pay</th>
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<tr>
<td>Median Bronze</td>
<td>$926</td>
<td>$1,237</td>
<td>$5</td>
<td>$13,300</td>
<td>$2,000</td>
<td>$35</td>
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<td>Median Bronze +</td>
<td>$936</td>
<td>$1,237</td>
<td>$21</td>
<td>$9,200</td>
<td>$200</td>
<td>$10</td>
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<tr>
<td>Benchmark Silver</td>
<td>$1,338</td>
<td>$1,237</td>
<td>$101</td>
<td>$200</td>
<td>$200</td>
<td>$5</td>
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<tr>
<td>Median Silver</td>
<td>$1,338</td>
<td>$1,237</td>
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<tr>
<td>Median Gold</td>
<td>$1,497</td>
<td>$1,237</td>
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Source: https://www.healthcare.gov/see-plans; 2018 Utah Individual Rates, Utah Insurance Department, 9/28/17; Image: LorenKerns
The 2018 Open Enrollment period was cut in half to 45 days

Younger and healthier consumers tend to sign up for health insurance at the last moment—leading to concerns that they would miss this year’s sign-up window.
Average Daily Marketplace Enrollment Climbed 97% in Utah for 2018!

Utah’s Average Daily ACA Enrollment
OE4 (11/1/16-1/31/17) vs. OE5 (11/1/17 – 12/15/2017)

OE4 (2016-17)  OE5 (2017-18)
2191 4314

Up 97%

194,118 people selected a plan on healthcare.gov during this year’s open enrollment.
Despite repeated sabotage attempts, Utah’s 2018 enrollment came within 98% of last year’s total.

Utah Healthcare.gov Marketplace Enrollment Totals

Source: comparison chart from Charles Gaba using CMS data
ACA sabotage efforts are falling flat in Utah

- **Open Enrollment Period**: Cut in half
- **Take Care Utah Navigator Funding**: Slashed by 61%
- **Marketplace Advertising Budget**: Down 90%
- **Utah 2018 Enrollment Total**: Within 98% of Last Year
- **Daily Sign-Up Average**: Up 97%
- **The Individual Market**: Still Going Strong

UHPP | Utah Health Policy Project
Sustainable Health Care Solutions for Underserved Utahns
Summary of Utah’s 2018 marketplace

• Open enrollment ran from November 1st to December 15th—lasting only 45 days, half has long as during previous years.

• Despite this reduction in the enrollment period, Utah came within 98% of 2017 enrollment numbers.

• Two health insurers (Select Health, University of Utah Health Plans) will sell plans in all 29 counties. Utahns will have a choice of up to 28 plans, including many HSA-qualified plans.

• Premiums for Silver plans rose in 2018 primarily due to uncertainty over the Trump administration’s payments for Cost-sharing Reductions. More robust premium subsidies will mitigate these increases for most Utah consumers.

• Both premium subsidies (tax credits) and the lower deductibles and co-pays created by cost-sharing reductions (CSR) are intact for Utah’s 2018 marketplace. Nothing has changed for Utah consumers.

• Utahns can access free help from Take Care Utah’s network of navigators and brokers. Find the nearest assistor by going to www.takecareutah.org or calling 2-1-1 from anywhere in the state.
Local Focus: Utah’s 1115 Medicaid Waivers

Feds approve Utah Medicaid waiver, which will help Operation Rio Grande by expanding drug treatment

Enrollment will begin immediately, says Gov. Gary Herbert.
Who is helped by Utah’s recent Medicaid Waiver?

- The program is called TAM (Targeted Adult Medicaid). It represents the first time adults without dependents can qualify for Medicaid in Utah.
- At this time, only group 1 (chronically homeless) and group 2 (in the criminal justice system and needing substance use or mental health treatment) qualify. Group 3 (needing substance use or mental health treatment) will only qualify based on available funding.

- It is for people between 19-54 but you must make less than 5% FPL which is $50.25 per month or less for 1 person, $67.70 per month or less for a couple.
- The way to verify someone qualifies is through a special form, one for each group. The form has to be filled out by someone working in the shelter or facility. If someone has direct knowledge and could be contacted to verify, they can fill out the form.
- As of February 11th, Utah has enrolled 966 people.
Local Focus: Opioid Epidemic

Utah Trends
Since 2002, drug poisoning deaths per 100,000 population have increased at an alarming rate (Figure 2) and prescription opioids have been responsible for more drug deaths in Utah than all other drug categories, such as benzodiazepines, over-the-counter medications, or illicit drugs.¹

Figure 2. Rate of drug poisoning deaths per 100,000 population by county, Utah, 2002-2014 (age-adjusted)³

Local Focus: Opioid Epidemic

- There is nearly one overdose death per day in Utah
- Prescription opioids account for 13.2 deaths per 100,000 adults
- Rates of prescription opioid deaths have recently declined slightly—meanwhile, heroin deaths are increasing...

Source: [http://www.opidemic.org/](http://www.opidemic.org/)
Local Focus: Youth Suicide Crisis

As Utah’s youth suicide rates grow at an alarming pace, state could be doing more to combat the trend, new federal report says

Utah youth suicides jump 141% since 2011; self-harm also up, report says

CDC report shows youth suicide rate in Utah on the rise

Suicide rate spikes dramatically for UT youth
Local Focus:
Youth Suicide Crisis

- Youth suicide rates in Utah increased **141%** from 2011-2015
  - Utah’s rate is more than 2.5 times higher than the U.S. average
- About **1/3** of decedents had a mental health diagnosis
- **12.6%** of decedents had experienced a **technology-related restriction** prior to their death
- From 2011-2014, there were **3,005** emergency department (ED) visits and **690** inpatient hospitalizations for **self-inflicted injury** among Utah youth
- The 2015 Prevention Needs Survey reported that **19%** of respondents had considered or planned suicide in the past year

Source: [http://health.utah.gov/vipp/pdf/Suicide/HealthStatusUpdateCDCEpi-AidYouthSuicide.pdf](http://health.utah.gov/vipp/pdf/Suicide/HealthStatusUpdateCDCEpi-AidYouthSuicide.pdf)
Utah’s governor launches youth suicide task force as state reveals 44 suicide deaths among 10-to-17-year-olds in 2017
What’s happening at the legislative session?
MEDICAID WAIVER AMENDMENTS
2018 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Daniel Hemmert
House Sponsor: Daniel McCay

FAMILY PLANNING SERVICES AMENDMENTS
2018 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Raymond P. Ward
Senate Sponsor: Brian Zehnder

MEDICAID EXPANSION AMENDMENTS
2018 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Gene Davis

PRIMARY CARE NETWORK AMENDMENTS
2018 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Steve Eliason

MEDICALLY COMPLEX CHILDREN WITH DISABILITIES
WAIVER PROGRAM
2018 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Edward H. Redd
Senate Sponsor: Curtis S. Bramble
National Focus: CHIP Reauthorization

- Federal funds for CHIP, which covers roughly 9 million low-income children, expired on September 30.
  - Approximately 20,000 Utah kids
- Utah published notice on the CHIP website about the lack of renewal funding
- More than 100 days passed without action
- A 6-year renewal was part of a continuing resolution in January, and another 4 years was added last week
- The 10 year CHIP renewal will SAVE the federal government more than 6 billion dollars
National Focus: Community Health Center Funding

• Funding for Community Health Centers also expired on September 30th
• 132 days passed without action...
• Congress finally decided on a 2-year renewal as part of a February 9th budget deal

• 150,000 Utahns rely on community health centers—especially those in our rural areas
National Focus: Tax Reform and “Sneaky Repeal”

- November 16<sup>th</sup>
  - House tax bill passed

- December 2<sup>nd</sup>
  - Senate tax bill passed

- December 20<sup>th</sup>
  - Conference Committee to reconcile House and Senate versions

- December 22<sup>nd</sup>
  - Signed into law
National Focus: Tax Reform and “Sneaky Repeal”

Repealing the Individual Mandate is bad news for Utah because:

- 13 million Americans will lose their insurance coverage by 2027
  - 4 million of them in 2019
- Approximately 125,000 of those uninsured will be from Utah

- Research on mortality and ACA repeal concludes that this spike in the uninsured rate will lead to an increase in preventable deaths of more than 15,000 per year

- This loss of coverage- and reduction in subsidies- will fund large tax cuts for the very richest individuals and corporations, while increasing the financial burden on low and middle-income Americans
What will happen in 2018?

• The Trump administration will continue to weaken the ACA’s essential health benefits and other protections, and efforts will continue to sabotage Medicaid and the individual market.

• Utah will enroll 3,000 to 6,000 low-income adults without dependents in Medicaid as part of Operation Rio Grande.

• During the 2018 legislative session, there will be discussion of partial Medicaid expansion, as well as work requirements and other Medicaid changes.

• Full Medicaid Expansion will be on the 2018 ballot through the efforts of Utah Decides Healthcare (www.utahdecides.org)
While politicians in Washington fight over health care, this initiative lets the people of Utah decide what is best for OUR state.

This initiative protects our state’s most vulnerable citizens—seniors in nursing homes, mothers and hardworking families struggling to put food on the table—and ensures they have healthcare coverage.
Who Would Gain Coverage Under Utah Decides Healthcare Act of 2018?

- Over 100,000 Utahns
- Eligibility for single adults earning less than $16,642 per year
- Eligibility for a family of four earning less than $33,900 per year

“The Hunters have thought plenty about trying to cut out the $100 they spend on cellphone service every month. Yes, they said, it’s a lot, especially when they don’t have health insurance and they stretch the last dollars from their $1,800 monthly income to buy diapers and gasoline.”

“No Health Insurance Is Hard. No Phone? Unthinkable.”
By Jack Healy
New York Times - March 11, 2017
Protecting Utah’s Medicaid and Children’s Health Insurance Program (CHIP) Provisions

**Eligibility**
- Eligibility for Medicaid and CHIP can’t become more restrictive
- Can’t put enrollment caps on Medicaid and CHIP
- Medicaid will be expanded to include all eligible Utahns earning less than 138% federal poverty level

**Care and Services**
- Requires care, services, and types of benefits currently offered in Medicaid and CHIP won’t become more restrictive than what’s currently offered

**Out-of-Pocket Costs**
- Requires that premiums, beneficiary enrollment fees, and out-of-pocket costs for Medicaid and CHIP won’t become greater than current standards

**Provider Payments**
- Requires that payment rates to Medicaid and CHIP providers for covered care and services won’t drop below the rates they’re currently being paid
- Requires that Accountable Care Organizations (ACO) who contract with the state to provide care to Medicaid and CHIP beneficiaries may not decrease their payments to providers below the rate at least one ACO paid this year, and that payments by the state to ACOs will be enough for the ACOs to meet this requirement
Timeline and Next Steps

Need 113,143 signatures of registered voters

Signatures collected by April 15th, 2018

Must meet signature thresholds in 26 of 29 senate districts

Utah Decides Healthcare Act will be on November 2018 Ballot

When passed, 100,000 low-income Utahns will gain access to healthcare coverage starting early 2019