



HEALTHY | UTAH PLAN

COVERING UTAH'S UNINSURED WITH SUSTAINABLE AND COST-EFFECTIVE COVERAGE

ACA Changes

- Created new way of counting Medicaid income
- Removed asset tests for some Medicaid groups
- Increased Medicaid income levels for children
- Raised age limit for coverage of children who age-out of foster care
- Created presumptive eligibility for hospitals
- Established new adult group (see Supreme Court decision)
- Implemented many new taxes

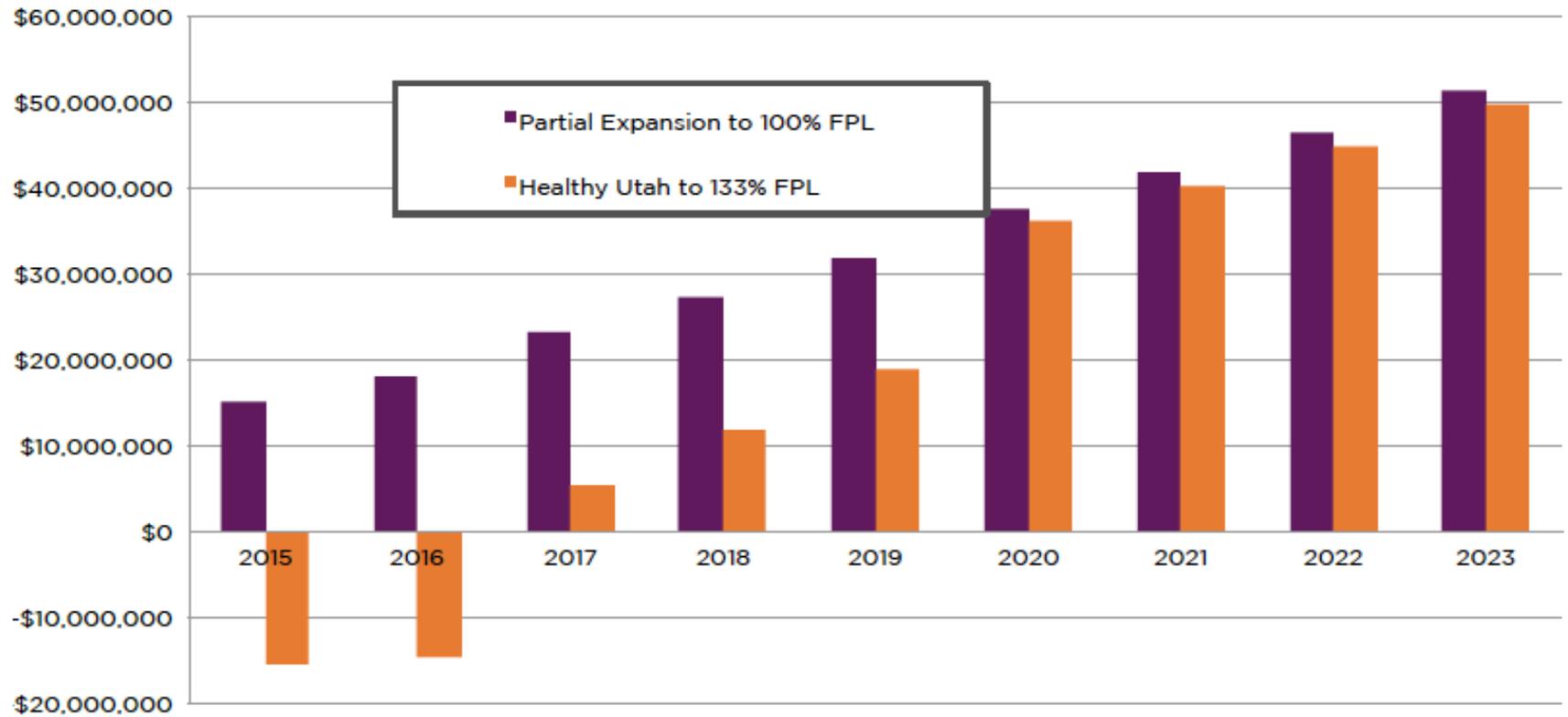
ACA Taxes

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

* National figures

Healthy Utah Costs

Net State Costs of Options

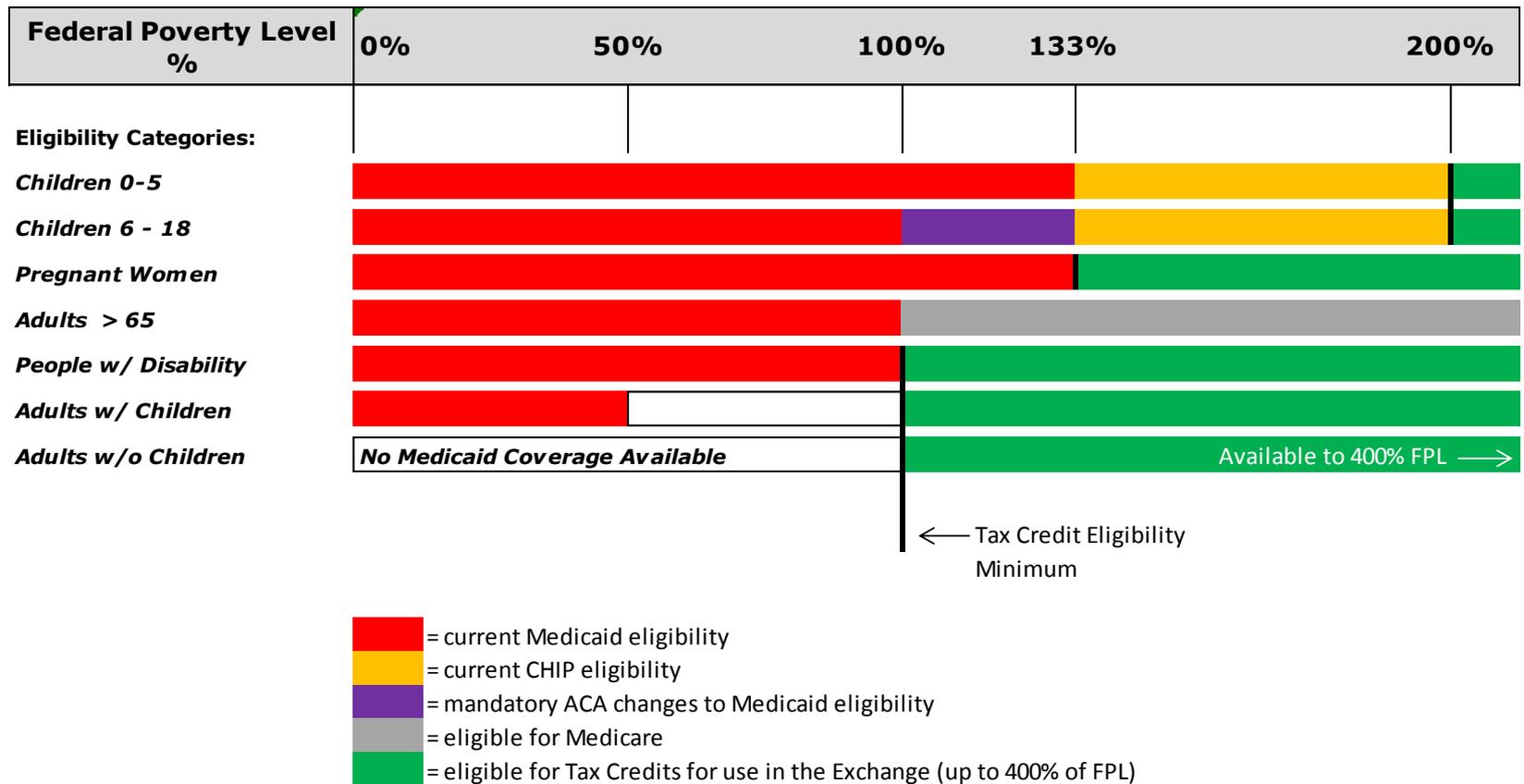


Supreme Court Decision

- *National Federation of Independent Business v. Sebelius*
 - June 2012
 - Ruled that existing federal Medicaid dollars can't be withheld if state does not expand to new adult population
- Left intact other ACA provisions, including new taxes
- Created state option to expand coverage through Medicaid

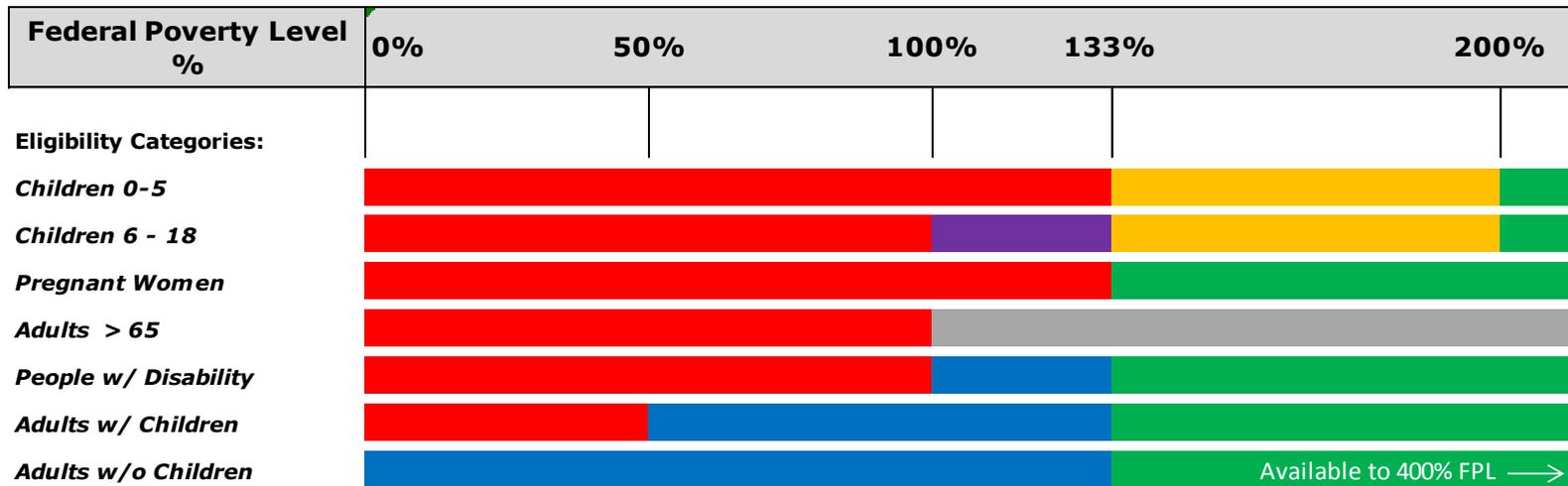
ACA Mandatory Expansion

Income Limits for Medicaid, CHIP and Tax Credit Eligibility No Optional Medicaid Expansion



ACA Optional Expansion

Income Limits for Medicaid, CHIP and Tax Credit Eligibility Optional Medicaid Expansion

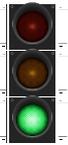


- = current Medicaid eligibility
- = current CHIP eligibility
- = mandatory ACA changes to Medicaid eligibility
- = optional Medicaid ACA expansion eligibility
- = eligible for Medicare
- = eligible for Tax Credits for use in the Exchange (up to 400% of FPL)

Available to 400% FPL →

Principles and Strategies

Promote Individual Responsibility



Charge premiums for adults over the poverty level



Collect co-pays from all adults



Automatically enroll adults that can work in a job program



Offer incentives for healthy behaviors

Principles and Strategies

Support Private Markets



Use employer-sponsored insurance when available



Provide assistance to buy private market plans



Use Avenue H, Utah's small business health exchange, to facilitate plan selection and enrollment

Principles and Strategies

Maximize Flexibility

-  Use savings achieved from Utah's current waiver program to support quality improvement efforts
-  Allow Medicaid children to join parents on private plans
-  Establish three year pilot program that allows the state to evaluate the effectiveness of Healthy Utah

Principles and Strategies

Respect the Taxpayer



Recoup some of the ACA taxes that Utahns are already paying



Terminate plan if federal funding fails to be provided as promised

Who is Covered?



*Estimated enrollment in 2015

Enrollment Process

