

Utah Health Care Index

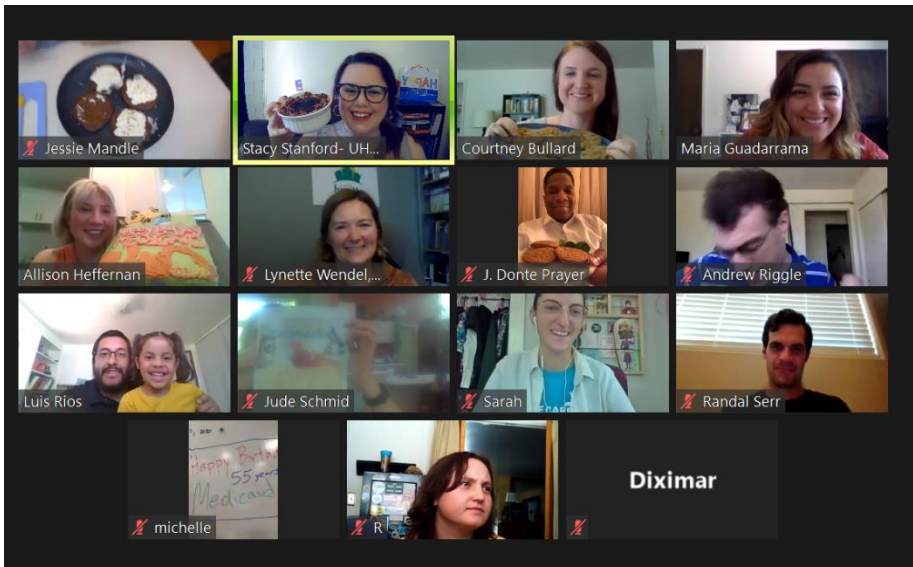
State Health Policy Update



Our Busy Year: 2020 Advocacy and Accomplishments



- 65+ Action Alerts
- 60+ Quotes in Media
- Hundreds of messages delivered to Utah's Congressional delegation
- 30+ Events/Presentations
- Shift to remote enrollment



Our Busy Year:

2020 Session and COVID-Response Priorities

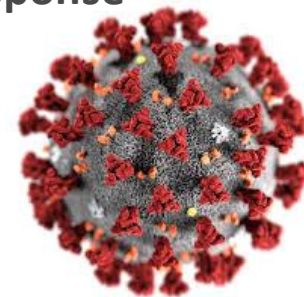
During the 2020 session we kept you informed and asked for your support several important bills, including key successes:

- HB38– Substance Use and Health Care Amendments
- HB207– Insulin Access Amendments
- Hb210 – Continuous Eligibility for Kids (**partially FUNDED**)
- HB313 – Telehealth Parity Amendments

<http://www.healthpolicyproject.org/2020-legislative-session/>

Shortly after the session we got to work fighting for effective COVID-19 response

- Suspending work reporting requirements
- Increased federal Medicaid funding
- Medicaid coverage for COVID testing for uninsured
- Public health funding, health insurance outreach support, policies to increase access

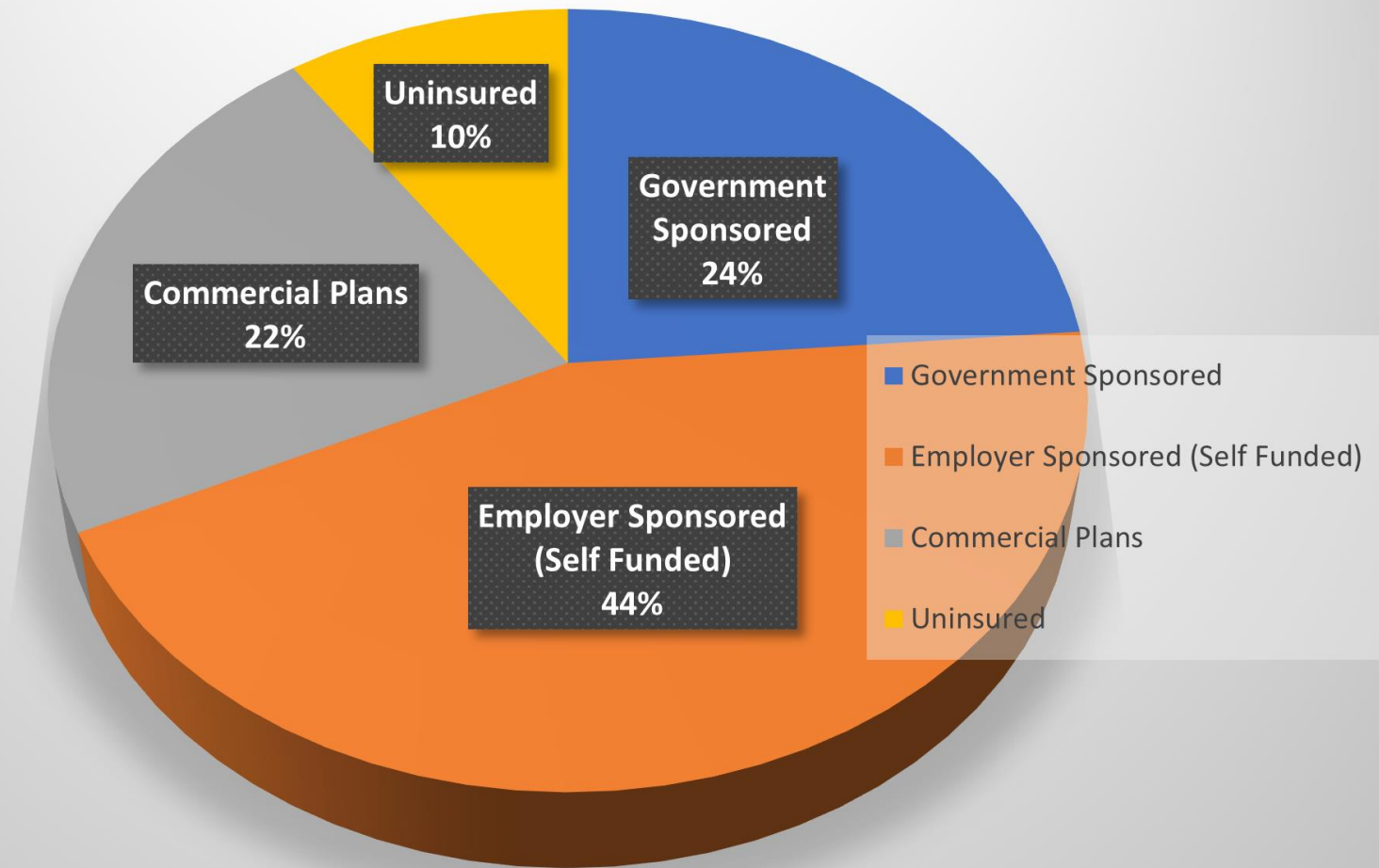


<http://www.healthpolicyproject.org/covid-19-policy-recommendations/>

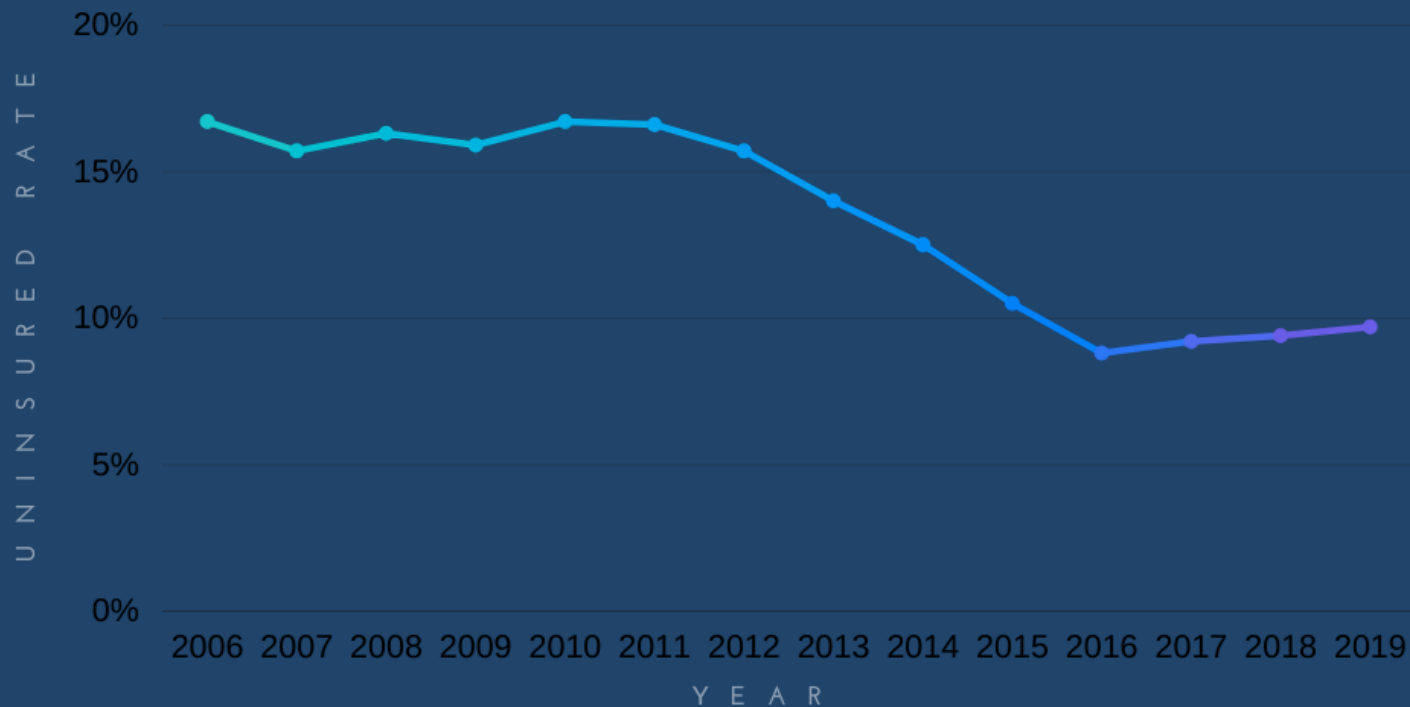
<http://www.healthpolicyproject.org/covid-response-medicaid-matters/>

Where do Utahns get health insurance?

Health Insurance Breakdown

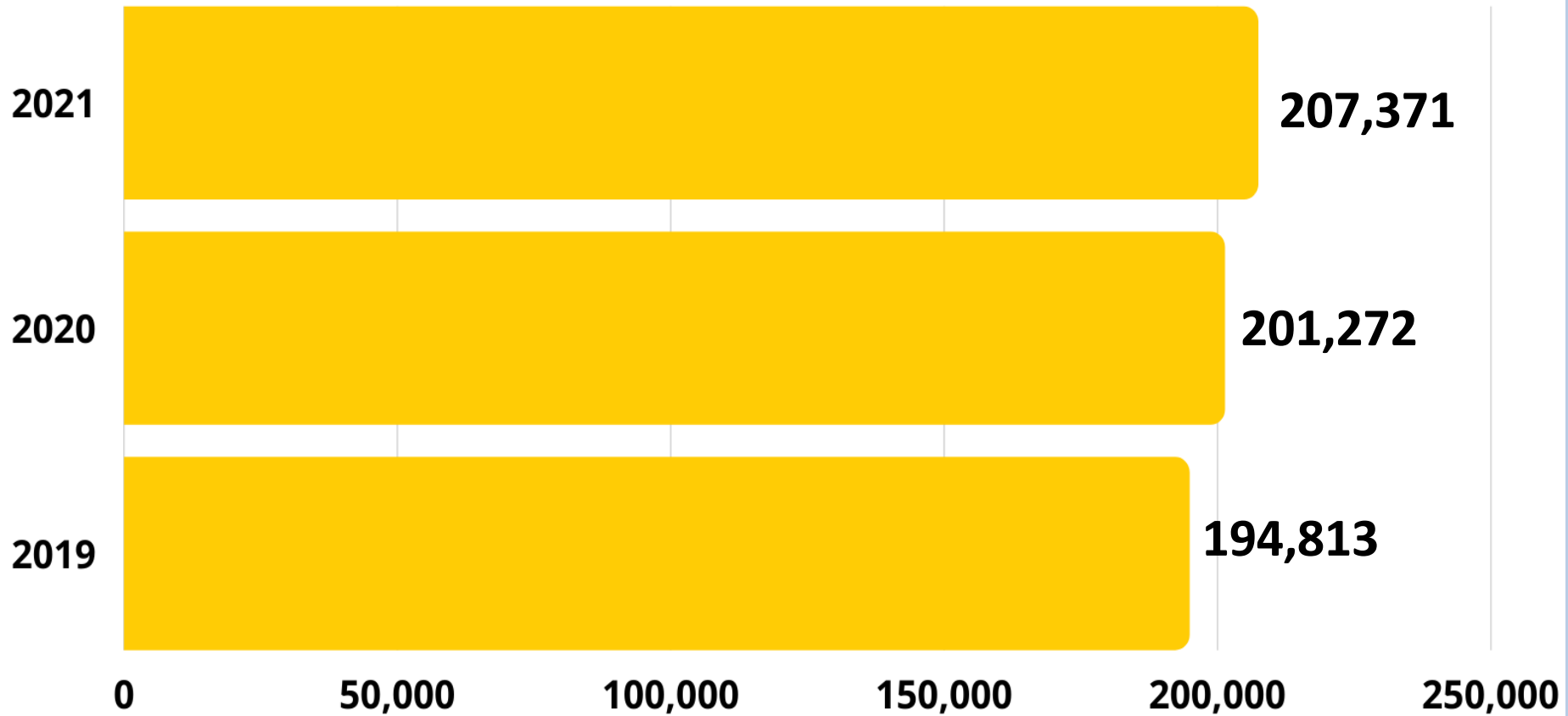


UTAH UNINSURED RATE



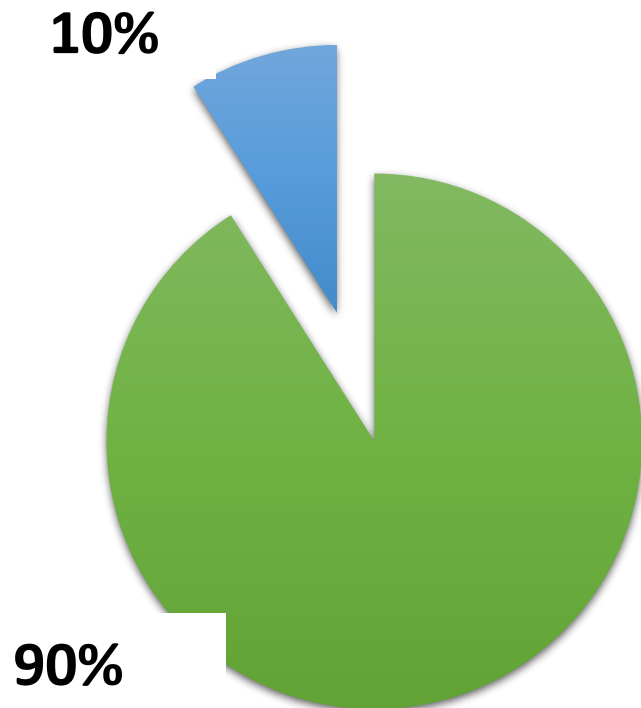
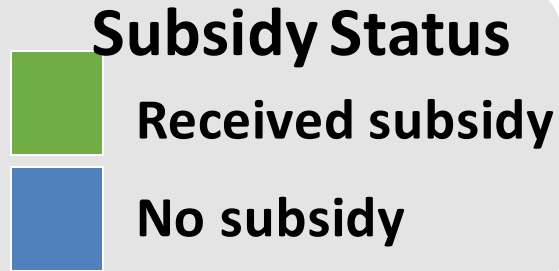
Data source: U.S. Census Bureau American Community Survey

ACA Open Enrollment Info



**~90% of Utahns enrolling in marketplace coverage
eligible to receive a premium subsidy**

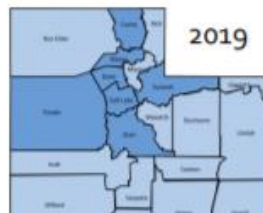
Utah in 2021



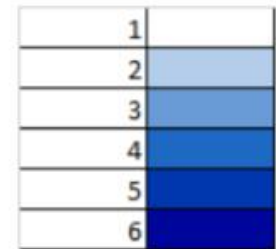
**Marketplace subsidies reduced
the average premium from
\$424 to \$104 in 2020**

**86% of Utahns could
find a plan for **\$50**
per month in 2021!**

2015-2021 Individual On Exchange



Count of Insurers



9

2021 Participants

Individual Market

Insurer	On/Off	2020 Enrollment
SelectHealth	Both €	179,742
UUHIP	Both	16,078
Cigna	Both	6,306
Molina	Both	3,954
Regence BCBS*	Both	1,450
BridgeSpan	Both	16
TOTAL		207,546

ACA Plan Options

Who Is covered by the ACA?

Utahns covered by ACA Marketplace plans: more than **200,000**
([Source: CMS](#), [UHPP's statement](#))

Utahns receiving subsidies to help pay for Marketplace plans: more than **176,000**

Utahns covered by Medicaid Expansion: more than **75,000**
([Source: Utah Medicaid Department](#))

Essential workers covered by Medicaid: **19,000**
([Source: CBPP](#), [UHPP's statement](#))

Utahns with pre-existing conditions: estimates vary, between **438,000 to 1.2 million**
(Sources: [Kaiser Family Foundation](#) and [Center for American Progress](#))

Utahns with COVID-19: more than **225,000**
(source: <https://coronavirus.utah.gov/case-counts/> as of Dec 11)



Who Is covered on Medicaid?

20,321 Parents
47,501 Adults w/out
Dependent Children
6,919 Targeted Adult



74,741
TOTAL
Expansion


15,932 Kids on CHIP
4,514 Uninsured Testing
198,594 total kids covered

372,975
TOTAL Medicaid

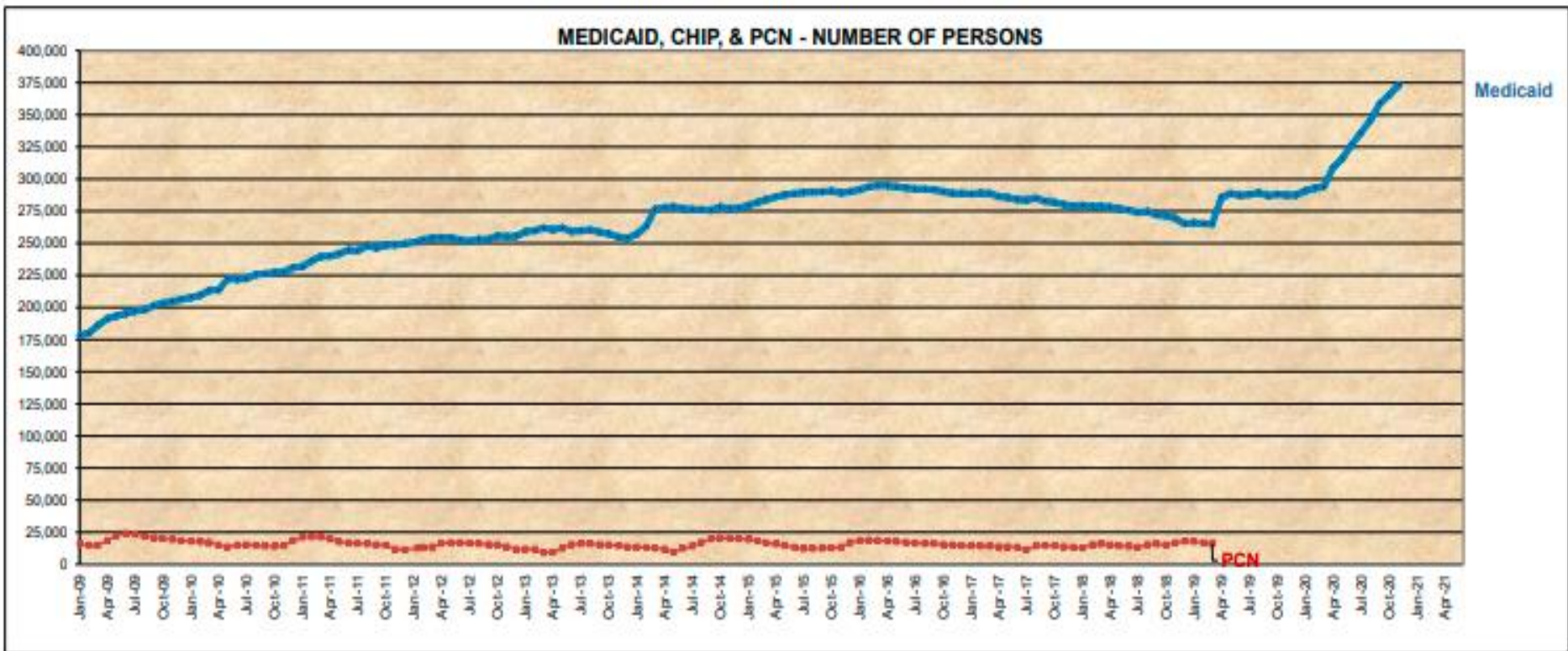
Who Is covered on Medicaid?

Person Increase / Decrease by Aid Group - SFY 2021														Enrollment Breakdown Nov-20
	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	SFY Total	
People Over Age 65	88	151	894	(179)	170								1,124	18,105
People with Disabilities	160	313	1,266	(71)	202								1,870	36,133
Children	4,094	4,354	5,111	2,458	2,655								18,612	198,594
Pregnant Women	468	476	869	547	498								2,858	8,236
Adults	4,443	4,467	4,865	3,859	4,166								21,800	111,907
CHIP	(170)	(6)	69	(355)	(130)								(592)	15,932
Total Month to Month Inc/ Dec	9,083	9,755	12,874	6,259	7,561	-	-	-	-	-	-	-	45,532	388,907

198,594 total kids covered



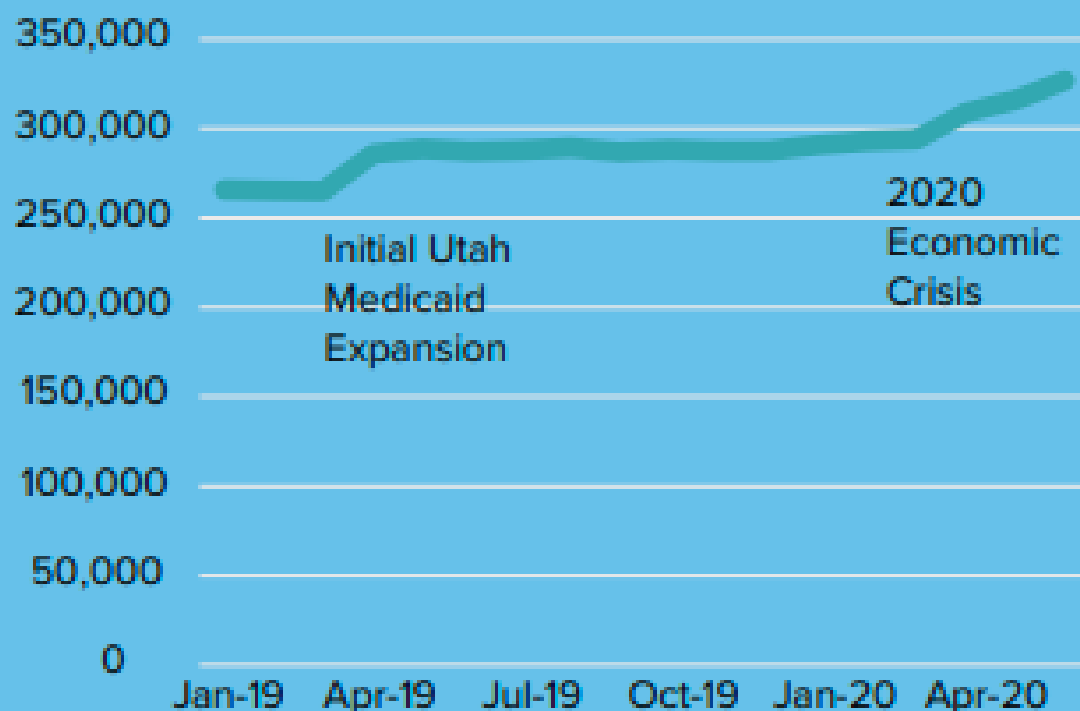
198,594 total kids covered



Data source: Utah Department of Health

The increase in Medicaid enrollment during the pandemic is larger than the initial filings under Medicaid expansion in 2019.

Figure 2: Number of People Enrolled in Medicaid, Utah



Source: Utah Department of Health.

Graph from Utah Foundation,
*Utah Priority No. 1: Health Care
(Costs and Accessibility)*, August
2020, p. 2 .

Utah Sees High Increase in Medicaid Enrollment in 2020

WHY is Utah Seeing Steep Enrollment Increase?

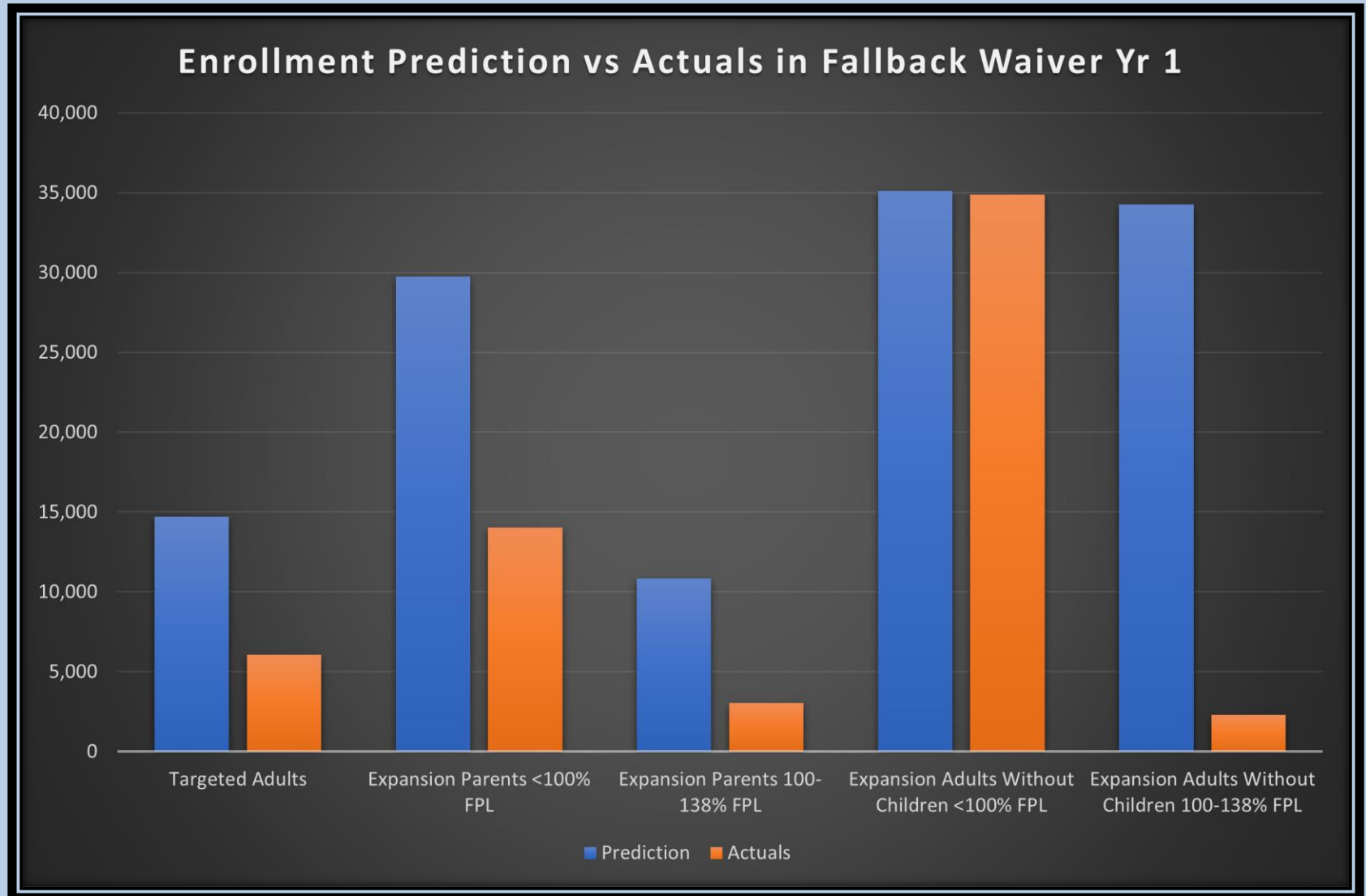
Continuous Coverage

- New rules in the Families First Coronavirus Response Act offer 6.2% boost in federal funding (FMAP)....
WITH '**MOE**' **CONDITIONS** that protect enrollees:
 - No new restrictions, cost-sharing, benefit cuts
 - Continuous coverage through the end of federal emergency period
 - **However**, that is a short-term solution, while continuous coverage for kids, which passed 2020 session, was **rescinded** in special session.

Medicaid Expansion/New Enrollees

- Enrollment increase is normal during recession – from 2008-09, Utah had **15% increase** in Medicaid without new policy change
- Other states with new expansions are seeing high enrollment as well
- Utah is unique because there is an increase in enrollment despite comparatively low unemployment increase during COVID-19 – this is **GOOD** and means gap population is accessing care

Enrollment Projections vs Actuals



What's in the Medicaid Fund?

FY 2020 PRELIMINARY FUND BALANCES

Fund Name	Revenue Source	Preliminary FY 2020 Fund Balances				Requires Approp.
		Beginning	Revenues	Expenses	Ending	
2246 (TAX) State Imposed Transit Tax Fund	supplemental sales and use tax collected per UCA 59-12-2003 for public transit districts within the cities, towns, and unincorporated areas	0	4,926,231	4,926,231	0	No
2247 (TAX) Emergency Service Charge for PSAP	telephone surcharges	0	25,087,657	25,047,806	39,851	No
2250 (DOH) Traumatic Brain Injury Fund	gifts, grants, donations; appropriations	732,957	150,000	203,757	679,201	No
2251 (DOH) Traumatic Spinal Cord & Brain Injury Rehab Fund	gifts, grants, donations; appropriations	612,191	435,713	258,759	789,145	No
2252 (DOH) Medicaid Expansion Fund	gifts, grants, donations; appropriations; taxes; certain savings; interest	62,730,781	125,754,448	79,168,062	109,317,167	No
2253 (DOH) Pediatric Neuro-Rehabilitation Fund	gifts, grants, donations; appropriations	0	50,000	0	50,000	No
2255 (DOT) Wire Estate Memorial Fund	interest	168,224	3,188	280	171,132	No
2260 (DWS) Child Care Fund	donations; grants; interest	4	0	0	4	No
2265 (DWS) Refugee Services Fund	federal grants; donations	41,477	82,393	20,393	103,477	No
2275 (DNR) Water Commissioner Fund	assessments; interest	1,208,655	2,609,140	1,794,805	2,022,990	No
2290 (FIN) Waste Tire Recycling Fund	fee on retail tire sales	4,459,650	3,739,201	3,761,314	4,437,537	No
2305 (GED) Utah Stem Foundation Fund	donations	1,413,195	453,987	571,605	1,295,577	No
2306 (GED) Outdoor Recreation Infrastructure Account	appropriations; donations and grants; certain distributions; interest	7,624,451	4,648,650	2,817,315	9,455,785	No
2315 (GOV) Crime Victim Reparation Fund	assessments against criminals	5,936,275	8,798,162	7,713,048	7,021,389	Yes
2320 (GOV) State Elections Grant Fund	Federal Funds	0	992,939	923,927	69,013	No
2321 (GOV) CQJ Justice Assistance Grant Fund	federal revenue; interest	52,278	87,578	0	139,856	No
2327 (GOV) Suicide Prevention Fund	gifts, grants, and bequests	8,402	831,967	0	840,368	No
2328 (GOV) Municipal Incorporation Expendable Special Revenue Fund	appropriations; fees	0	58,284	53,000	5,284	No
2330 (INS) Insurance Fraud Vic Restitution Fund	restitution to persons harmed by fraudulent insurance acts	270,831	240,203	186,917	324,117	No
2335 (INS) Title Insurance Recovery Educ & Research Fund	assessments on title insurance producers; amounts recovered by the department under subrogated rights; interest earned on fund monies	590,121	34,113	1,758	622,476	No

Data Source: Utah Legislative Fiscal Analysts – 2020 Preliminary Fund Balances <https://le.utah.gov/interim/2020/pdf/00004443.pdf>

Zooming In on the Medicaid Budget

2252 (DOH) Medicaid Expansion Fund	gifts, grants, donations; appropriations; taxes; certain savings; interest	62,730,781	125,754,448	79,168,062	109,317,167
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- Revenue – \$125.8m (mostly from the sales tax collected during economic recession)
- Expenses- \$79.2m (even considering high enrollment increase due to pandemic)
- That leaves FY2021 starting with a balance of **\$109.3m - a great place to be!**

In case I haven't made my point yet....

1235 (DAS) Medicaid Bud Stabilization Restricted Account	automatic deposits; interest	74,818,924	0	0	74,818,924
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- Medicaid Budget Stabilization Restricted Account is only to be used only when Medicaid expenses increase over 8% in a fiscal year
- Utah has a healthy budget of **\$74.8m** in that account and may not be able to tap into the account anytime soon
- We will know that the Medicaid budget is in any kind of trouble if the legislature decides to tap into this budget
- **So far, so good!**

Climbing A Mountain of Paperwork: work reporting requirements



SUSPENDED

- *Create an account online*
- *Complete registration*
- *Complete evaluation*
- *For each job to be doing
workshops*
- *Apply to at least
48 employers*
- *Report to the state on all 48
job applications*

Health Care Continues to Be Top Issue for Voters



Utah Foundation found that health care was the top issue for Utah voters in 2020.

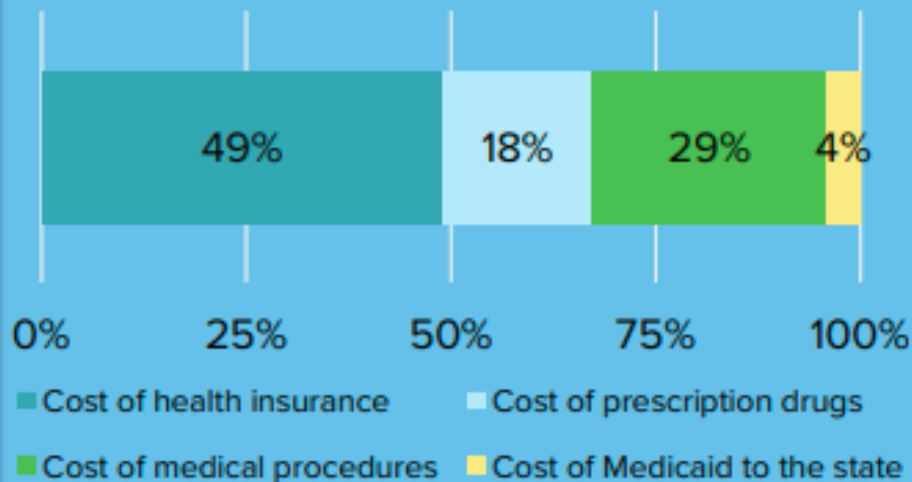
Altarum and UHPP conducted a survey in 2018 and found that:

- More than half experienced healthcare affordability burdens in the past year;
- Even more are worried about affording healthcare in the future; and
- Across party lines, they express strong support for policymakers to address these problems.

Top Health Care Concerns for Utahns

Nearly half of Utah voters focus on the cost of health insurance when thinking about health care costs.

Figure 1: Utah Voters Response to "When thinking about health care costs, what is your top priority?"

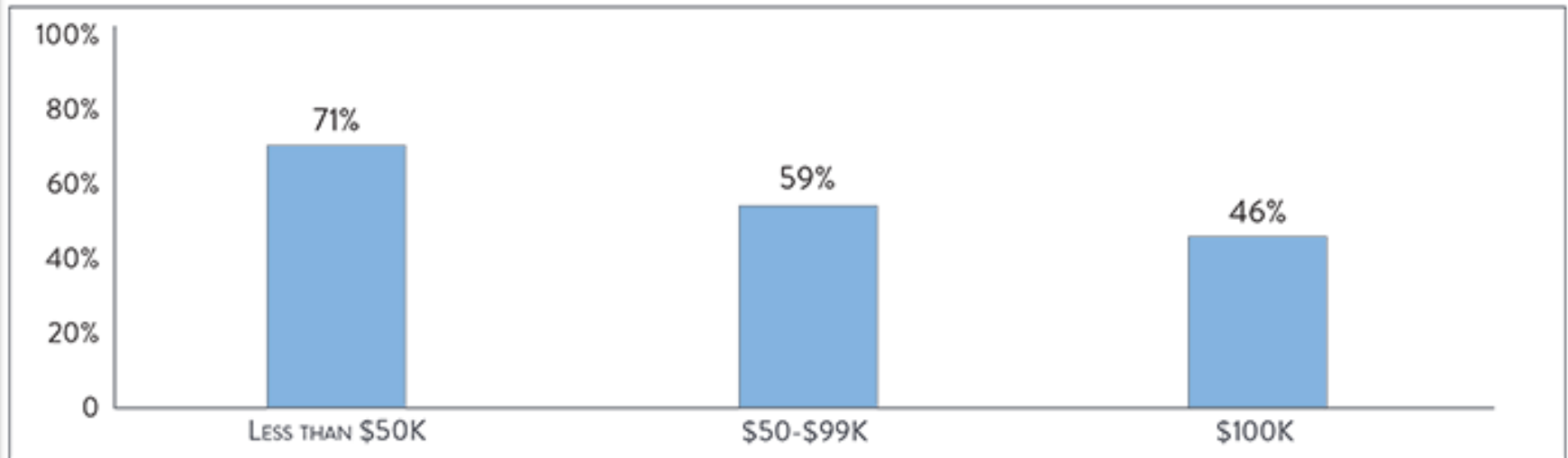


- **Cost of Insurance**
 - **58%** of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding reasons like “don’t need it,” “don’t know how to get it” and other reasons.
- **Cost of Rx Drugs**
 - **30%**—Skipped a recommended medical test or treatment
 - **24%**—Did not fill a prescription
 - **19%**—Cut pills in half or skipped doses of medicine
- **Transparency**
 - **93%**—Show what a fair price would be for specific procedures
 - **93%**—Require insurers to provide upfront cost estimates consumers
 - **92%**—Require hospitals and doctors to provide up front patient cost estimates

High Health Care Costs Impact Most Households

Figure 2

Percent of Utah Adults with Any Healthcare Affordability Burden in Past Year, by Household Income



Source: 2018 Poll of Utah Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

71% of Utahns below \$50k/year

46% over \$100k/year

Looking Ahead: 2021 Priorities

Outreach and Enrollment

- Increase access for families, including undocumented kids
- Promote enrollment as tool to reduce racial disparities and address increased COVID-related need

Health Equity

- Maximize Medicaid to address COVID crisis and reduce other inequities
- Use administrative, legislative, and health system reform to improve access, quality, equity on state and federal level

Health Care Affordability

- Build on federal progress on surprise billing regulations to address gaps
- Prioritize reforms that address value and cost of care as a tool to improve access and equity

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Thank You!



UHPP

Sustainable Health Care
Solutions for Underserved
Utahns

Utah Health Care Index

State Health Policy Update

