



# HEALTHY | UTAH PLAN

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

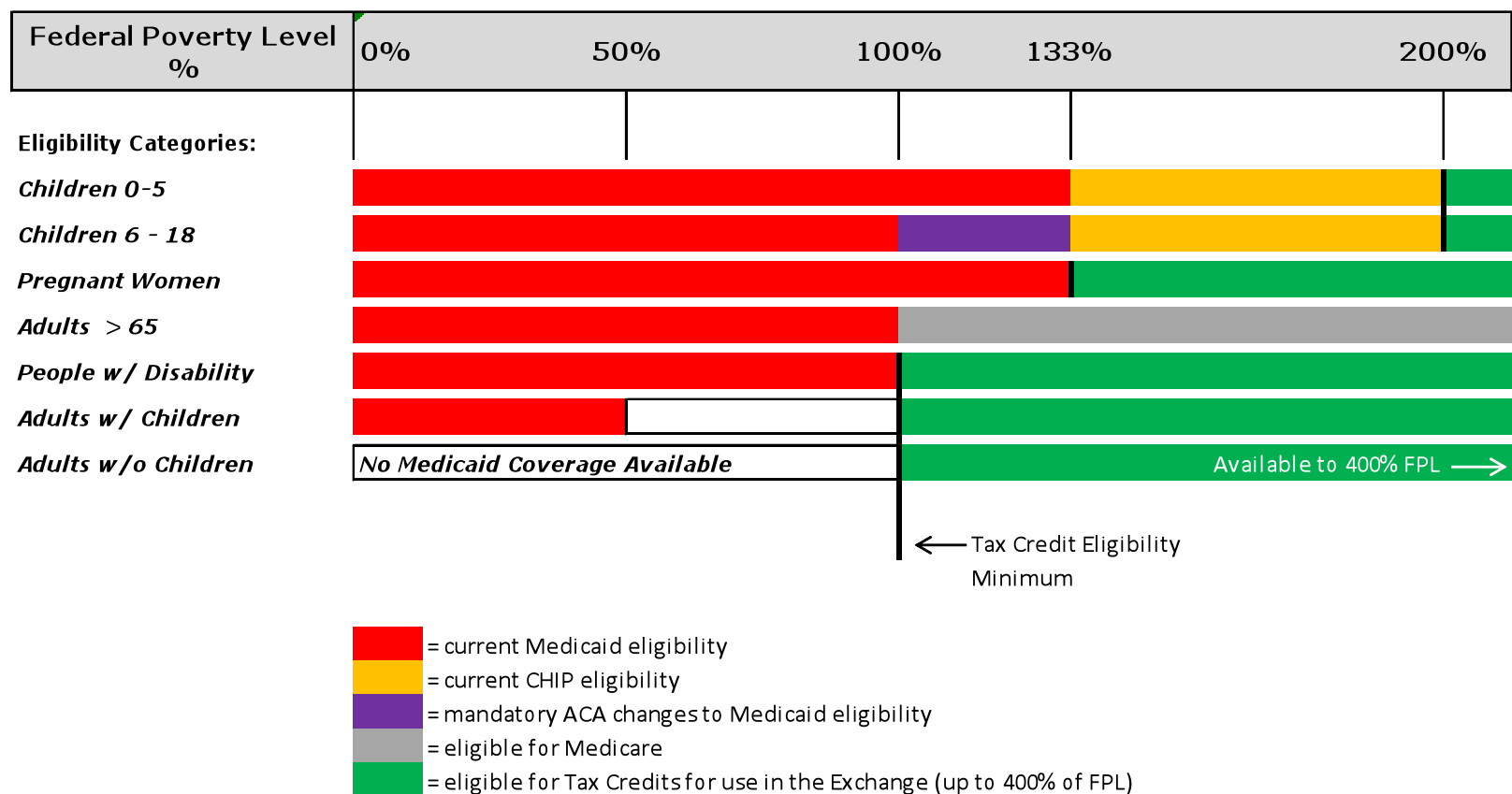
# ACA Taxes

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

# ACA Coverage Gap

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



# Principles

- Those who can work, do work
- Support private markets
- Maximize flexibility
- Respect the taxpayer

# Utah's Uniques

- Jobs
  - Low unemployment rate
- Health
  - Lower prevalence of disease
  - Lower than average healthcare expenditures
- Insurance
  - Competitive insurance market
  - Higher percentage of population on employer-sponsored insurance
  - Higher percentage of population underinsured
  - Lower percentage of population on Medicaid

# Strategies

- Private Options

- Use employer-sponsored insurance where available
- Deliver private coverage through Utah SHOP (Avenue H)

- Member Responsibility

- Charge co-pays for all and premiums for higher income adults
- Provide incentives for work and employment training

- Health Incentives

- Compensate members for meeting health targets

# Strategies

- Family Unification

- Allow family to include Medicaid children on private plans
- Require college student to enroll in parents' plans

- Pilot

- Agree to a three year period
- Terminate waiver if federal match changes
- Incorporate elements of a block grant through risk sharing