

Closing Utah's Coverage Gap: **Comparing Cost, Sustainability, Uncertainty**

Bill # (Sponsor):	S.B. 153 (Sen. Allen Christensen) <i>Access to Health Care</i>	S.B. 164 (Sen. B. Shiozawa) <i>Access to Health Care Amendments</i>
Overview:	Provides access to Medicaid or employer-sponsored insurance to individuals below 100% federal poverty level (FPL) who are Medically Frail, uninsured, and vulnerable to becoming disabled; seeks federal/state match of 70%/30%	Covers Utahns earning up to 138% federal poverty level (FPL) using Medicaid expansion dollars to subsidize private market and employer-sponsored health insurance; seeks federal/state match of 90%/10%
Overall Cost: State Cost 2016: State Cost 2021:	<i>Covers 20% of Coverage Gap</i> \$24.3 million (w/woodwork) \$40.4 million (w/woodwork) Returns \$611 million in Utah tax dollars over six years Costs \$12,371 for each individual covered	<i>Covers 100% of Coverage Gap</i> \$0 (w/woodwork) \$77.8 million (w/woodwork) Returns \$3.2 billion in Utah tax dollars over six years Costs under \$5,000 for each individual covered Note: Healthy Utah returns 5x the federal funding while providing coverage to 9x people
Sustainability:	Retains current Medicaid match rate (70%/30%) Ways to Pay for S.B. 153: -Tapping State General Fund -Continue to pay for PCN	Triggers enhanced federal funding match (90%/10%): Ways to Pay For Healthy Utah: -Provider Assessment (\$25m/yr) -E-cig tax (\$10m-\$14m/yr) -Tobacco Settlement Acct -Eliminating PCN (no longer req.) -Behavioral Health Savings
Uncertainty:	Utah's Federal PCN waiver is likely to end after 2016, increasing the total number of uninsured Utahns by 20,000 above base levels.	Since the 1950's the federal government has never underpaid on Utah's Medicaid match rate