

High Out-of-Pocket Costs and Poor Access May Prevent Utah Patients from Accessing Needed Care



About James in Salt Lake City, Utah

James lives in Salt Lake City, Utah. Since 2014, James has been enrolled in on-exchange coverage. In 2016, he got a job at a small business that pays enough to make him ineligible for subsidies (\$50,000). However, his employer doesn't offer health insurance. In 2017, James selects a new on-exchange plan.

James has a variety of unexpected health complications in 2017. During the year, James's healthcare spending will reach his deductible – meaning he will need to pay the entire deductible amount out-of-pocket. His limited network means James will have to use out-of-network services, which don't count towards his deductible and require him to pay even more money out-of-pocket.

What Barriers to Access Exist for James?

In Salt Lake City, James is faced with high premiums (since he no longer qualifies for subsidies), substantial deductibles and out-of-pocket costs, and access to in-network physicians. These factors create financial or structural barriers to accessing care.

James Will Need to Spend Up to 18% of His Income on Premiums

\$4,547

Average Bronze Premiums

Percent of Income:
9%

\$5,870

Average Silver Premiums

Percent of Income:
12%

\$8,763

Average Gold Premiums

Percent of Income:
18%

James Faces High Up Front Costs to Use His Coverage, Even After Paying Substantial Premiums

\$6,359

Average Bronze Deductible

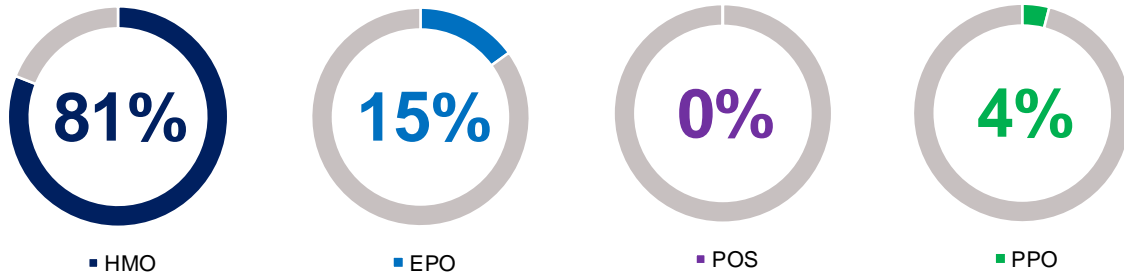
\$3,395

Average Silver Deductible

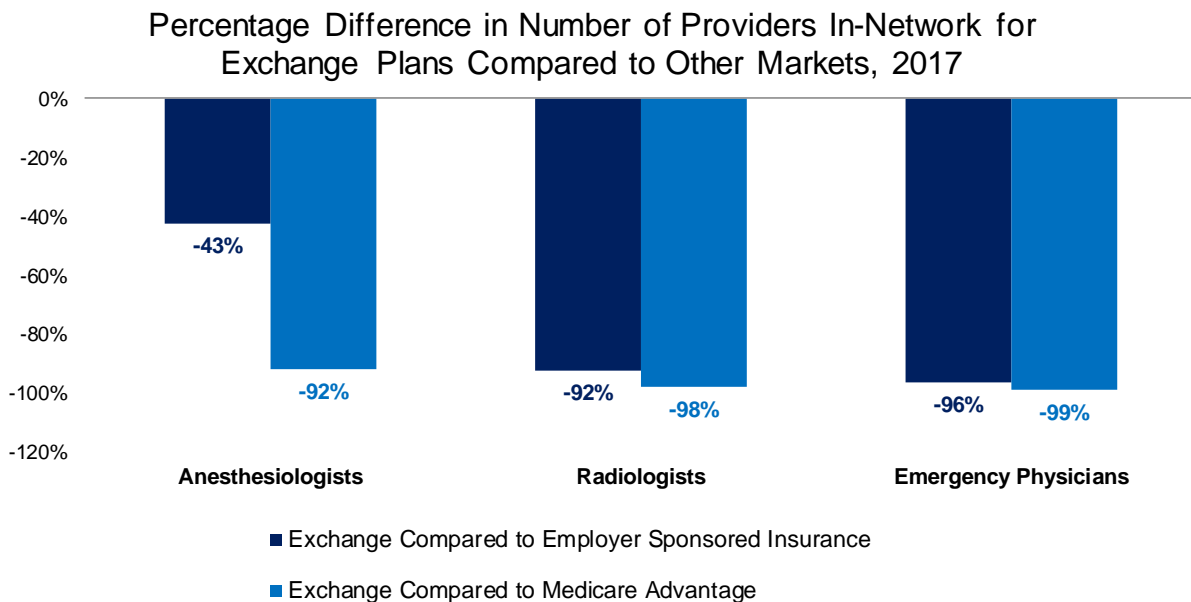
\$1,319

Average Gold Deductible

James Will Have Limited to No Out-of-Network Coverage, with 81% of Plans Offered Being HMOs



James May Find It Hard to Access to Needed Providers, With Fewer Included In-Network Compared to Commercial Coverage or Medicare



Conclusion: Patients like James in Utah need additional protections to ensure he gets the care he needs. Utah has the opportunity to promote regulations and legislation that ensure James has access to needed providers and affordable coverage in the coming years.