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New Report Compares, Contrasts Utah and Massachusetts Health Exchanges

Salt Lake City – A new report, “The Massachusetts and Utah Health Insurance Exchanges: Lessons Learned,” released yesterday by the Georgetown University Health Policy Institute and colleagues at the Center for Children and Families suggests that, as other states begin the hard work of creating their own health insurance “exchange” marketplaces, Utah and Massachusetts – the two states that established exchanges before enactment of the Affordable Care Act – both offer valuable lessons.

“Utah’s leaders will make additional decisions over the next few years that will have consequences for decades to come. They will decide whether Utah’s exchange offers coverage parents can afford and whether consumer protections – including those specifically designed to protect kids – actually work,” said Voices for Utah Children Executive Director Karen Crompton.

The Utah Exchange is currently not a viable alternative for other states, because it:

- Does not provide subsidies to make coverage affordable;
- Does not set minimum benefit standards to ensure quality care and deliver real value for premiums dollars; and
- Allows insurance companies to charge much more for the same coverage for people with health conditions like asthma and cancer

The report highlights three key things necessary for a well-functioning exchange:

- Choice of quality plans
- Affordability of coverage
- A focus on outreach and ease of enrollment

Utah has improved CHIP and Medicaid outreach and enrollment systems for children in recent years, and as a result, the state has significantly reduced the number of uninsured children. The resulting gains for children, families, and Utah’s economy provide a model for improvements to Utah’s exchange. “Republicans and Democrats came together to make health insurance coverage work better for kids. If they work together again, we can make the health insurance exchange better too,” said Crompton.

Support for the report was provided by a grant from the Robert Wood Johnson Foundation. A full copy of the report is available at <http://ccf.georgetown.edu/index/massachusetts-and-utah-exchanges>.

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