Utah’s Health Care Coverage Landscape

By Laura Summers, Director of Industry Research, Kem C. Gardner Policy Institute and Melanie Beagley, Public Policy Analyst

Utah’s health care coverage landscape includes high rates of private health insurance enrollment, low rates of public health insurance program enrollment, and declining uninsured rates. That said, uninsured rates remain high for some populations and health care affordability and access are concerns for many Utahns.

High Rates of Private Health Insurance Enrollment
Utah has the highest rate of employer-sponsored health insurance in the country (60.0%, Figure 1). Utahns also benefit from comparatively low health insurance premiums and deductibles. While they have been steadily increasing over time, Utah’s premiums are significantly below the national average for single and family enrollees in employer-sponsored health insurance plans (Figure 2).

Average deductibles in Utah also rank low, but are closer to the national average. This may be due to the growing number of Utahns enrolled in high-deductible health plans (Figure 3). These plans have lower monthly premiums, but the higher deductibles require individuals and families to pay more out-of-pocket costs before their insurance plan begins to cover expenses. Health savings account (HSA)-qualified high-deductible family health plans have a minimum deductible of $3,200 with a maximum of $16,100 in out-of-pocket expenses in 2024.

Low Rates of Public Health Insurance Program Enrollment
Utah’s strong economy and demographic characteristics contribute to the low shares of its population enrolled in public health insurance programs. Even with expanding Medicaid in 2020, Utah had the lowest percent of its population enrolled in the program among all 50 states and District of Columbia in 2022 (10.6%, Figure 1). Utah also had the second lowest share of Medicare enrollees in the country (10.4%) due to its young population.

Figure 1: Utah Health Care Coverage Landscape, 2022

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Utah</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.1% Uninsured</td>
<td>1.1%</td>
<td>10.6% Medicaid</td>
</tr>
<tr>
<td>10.4% Medicare</td>
<td>9.8% Non-Group</td>
<td>10.6% Medicaid</td>
</tr>
<tr>
<td>64.1% Non-Group</td>
<td>37.3%</td>
<td>11.6% Medicare</td>
</tr>
<tr>
<td>31.6%</td>
<td>5.6%</td>
<td>12.6% Uninsured</td>
</tr>
</tbody>
</table>

Note: Employer-sponsored includes individuals covered through a current or former employer or union, either as policyholder or as dependent. Military includes those covered under the military or Veterans Administration. Non-Group includes those covered by a policy purchased directly from an insurance company, either as policyholder or as dependent. Source: Kaiser Family Foundation estimates based on the Census Bureau’s American Community Survey 2022 1-Year Estimates

Figure 2: Average Individual and Family Premium and Deductible Amounts Per Enrolled Employee in Employer-Sponsored Health Insurance Plans, 2020-2022 (3-year average)

<table>
<thead>
<tr>
<th>Category</th>
<th>Family</th>
<th>Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$19,608 (8th lowest)</td>
<td>$6,640 (3rd lowest)</td>
</tr>
<tr>
<td>Deductible</td>
<td>$3,889 (31st lowest)</td>
<td>$1,935 (20th lowest)</td>
</tr>
</tbody>
</table>

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component

Figure 3: Share of Utah Private Sector Employees Enrolled in High-Deductible Health Plans, 2012-2021

<table>
<thead>
<tr>
<th>Year</th>
<th>Utah</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>21.1%</td>
<td>34.3%</td>
</tr>
<tr>
<td>2013</td>
<td>26.4%</td>
<td>31.6%</td>
</tr>
<tr>
<td>2014</td>
<td>34.1%</td>
<td>65.9%</td>
</tr>
<tr>
<td>2015</td>
<td>31.9%</td>
<td>55.7%</td>
</tr>
<tr>
<td>2016</td>
<td>28.7%</td>
<td>5.7%</td>
</tr>
<tr>
<td>2017</td>
<td>23.1%</td>
<td>26.4%</td>
</tr>
<tr>
<td>2018</td>
<td>12.9%</td>
<td>73.6%</td>
</tr>
<tr>
<td>2019</td>
<td>11.6%</td>
<td>12.9%</td>
</tr>
<tr>
<td>2020</td>
<td>11.6%</td>
<td>12.9%</td>
</tr>
<tr>
<td>2021</td>
<td>14.4%</td>
<td>37.3%</td>
</tr>
</tbody>
</table>

Note: High-deductible health plans are plans that meet the minimum deductible amount required for health savings account (HSA) eligibility. Source: Medical Expenditure Panel Survey Insurance Component. 2012-2021. State Health Compare, SHADAC, University of Minnesota, statehealthcompare.shadac.org
Federal and state health care reform coupled with strong economic factors helped reduce Utah's uninsured rates over the last decade, which fell from 14.5% in 2012 to 8.1% in 2022. The Affordable Care Act (ACA) expanded health care coverage to historically uninsured or underinsured populations, including households living near or below the federal poverty level and young adults. It also supported certain employers in providing health insurance to their employees and prohibited health plans from denying coverage based on preexisting conditions.

Economic factors may also play a role in Utah's health care coverage landscape. The state has the highest labor force participation rate in the country and the 8th lowest unemployment rate. Utah also has the 2nd lowest poverty rate and 2nd highest median household income.

Positive Trends and Room for Improvement

Utah's low-income and racial and ethnic minority populations experienced larger declines in uninsured rates over the last decade (Figures 4-5). However, Utah's uninsured rate is about equal to the national average (8.1%) and higher among persons
who may be eligible for Medicaid or have income just above the Medicaid eligibility threshold (Figure 4). Utah’s racial and ethnic minorities also continue to experience higher uninsured rates, many of which are more than double the rates of the White population (Figure 5).

**Growing Concerns about Access and Affordability**

Health care access and affordability are major concerns for Utahns. Health care costs and access ranked as the number one priority in the Utah Foundation’s 2020 Utah Priorities voter survey. A separate study that examined Utahns’ perceptions of current and future health care affordability found that 63% of those surveyed delayed or went without care in the previous year due to costs. Close to 86% of Utahs surveyed reported concern over not being able to afford health care in the future, with 69% specifically noting concern about affording employer-sponsored health insurance.

Employers are responding to rising health care costs by shifting a greater proportion of costs to employees through higher premium contributions and cost sharing. Between 2011 and 2021, Utah workers experienced a nearly eight percentage point increase in their proportion of premium contributions to a family plan (Figure 6).

**About this Policy Brief**

The purpose of this policy brief is to provide a snapshot of Utah’s health care coverage landscape. As a snapshot, it does not comprehensively address all the complex factors related to health insurance, health care, access to health services, and health care affordability, quality, and innovation. It is also important to note there are several sources that estimate health care coverage and uninsured rates. This policy brief uses data from the American Community Survey to provide national comparisons.

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**Endnotes**

1. Medicaid Utah’s full Medicaid expansion became effective in January 2020. This means any individual with income below 133% of the federal poverty level (FPL) is eligible for Medicaid coverage (income eligibility thresholds are higher for some children and adult populations).
2. Kaiser Family Foundation estimates based on the Census Bureau’s American Community Survey 2012 and 2022 1-year estimates.

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**Figure 6: Percentage Contribution to Average Annual Family Premium per Enrollee in Employer-Sponsored Insurance Health Plans, 2011 and 2021 (2021 Inflation Adjusted Dollars)**

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2021</th>
</tr>
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<tbody>
<tr>
<td>Employee</td>
<td>$16,208</td>
<td>$19,844</td>
</tr>
<tr>
<td>Employer</td>
<td>73.6%</td>
<td>65.9%</td>
</tr>
<tr>
<td>Premium</td>
<td>26.4%</td>
<td>34.1%</td>
</tr>
</tbody>
</table>


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