

# Four ACA Enrollment Resources for Utah

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## 1) Kaiser Family Foundation (KFF) Subsidy Calculator

The nonprofit Kaiser Family Foundation created this tool to [calculate average insurance premiums and subsidies](#) for Utah individuals and families. Go to the [calculator](#) and select "Utah" from the pull-down list. Then type in your ZIP code, estimated income, family size, age(s), and tobacco use (within the last 12 months). Then watch as the website calculates how much the benchmark Silver-level insurance plan would cost you or your family per year, if you qualify for a subsidy, and the amount of the subsidy. It works, and it's accurate.

Link: <http://kff.org/interactive/subsidy-calculator/>



## 2) Take Care Utah's Enrollment Assistance Locator

We created the website [www.takecareutah.org](http://www.takecareutah.org) to help Utahns enroll in their new health insurance options. Type in your ZIP code, and the website will list the names and contact information for the nearest trained experts in your community. There is no charge for the website or for the help. State-certified navigators and application counselors are standing by to answer your question, explain your benefits, and help you enroll in new insurance. You can also reach trained experts by [dialing 2-1-1](#) on your phone.

Link: [www.takecareutah.org](http://www.takecareutah.org); <http://www.uw.org/211/>

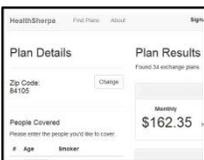


## 3) Healthcare.gov

Utahns can sign up health insurance coverage at [www.healthcare.gov](http://www.healthcare.gov).

However, if you want to "[window shop](#)" for insurance plans without creating a login account, select "[See Plans Now](#)" on the initial landing page (a small box in the middle of the page).

This preview lets you review basic information about the costs (premiums, co-pays, deductibles) for insurance plans without putting in your personal info. But please note that these premiums won't reflect the financial help that many Utah residents will qualify for. For example, a single person in Utah earning between \$11,500 and \$44,000 a year (between 100% and 400% of the FPL) will receive financial help to reduce their monthly insurance premiums.



## 4) TheHealthSherpa.com

[TheHealthSherpa.com](http://TheHealthSherpa.com) has information about all 90+ insurance plans offered on Utah's federal marketplace. To find plans in your region, type in your ZIP code, age, family size and tobacco use (during the last 12 months), and [TheHealthSherpa.com](http://TheHealthSherpa.com) will deliver a personalized list of plans (arranged by monthly premium cost) for Bronze, Silver, Gold, and Platinum levels. And since the insurance plans often include the deductible amount in their titles (ie. Generic Insurance SuperSaver 3000), you can figure out which plans offer high or low deductibles.

But here's a catch. And it's a big one.

[TheHealthSherpa.com](http://TheHealthSherpa.com) does not tell you if you qualify for a [premium subsidy](#) to make those policies more affordable. And since anyone who makes between [100% and 400% of the federal poverty level](#) (ie. \$11,490 and \$45,960 for a single person) could receive a subsidy, there are lots of people who might benefit.

**Our Advice:** if you want to use [TheHealthSherpa.com](http://TheHealthSherpa.com) to shop for insurance plans in your region, you should also use the [subsidy calculator at kff.org](#) to determine your potential premium subsidy. Used together, these two websites can tell you both how much you'll pay, and how much you'll save. And when you're ready to purchase the coverage you want, go to [www.healthcare.gov](http://www.healthcare.gov)

Link: <http://www.thehealthsherpa.com/>