

Utah

1. HMA Managed Medicaid Opportunity Assessment for Utah
2. Medicaid Plan Financials
 - a. Utah Medicaid Managed Care Plan Financials, 2022
 - b. Utah Medicaid Managed Care Plan Financials, 2021
3. RFP Developments and Analysis
 - a. Utah Medicaid Behavioral Managed Care Contract, March 2015
4. Medicaid Plan Enrollment Update
 - a. Enrollment in Utah Managed Medicaid by Plan, 2018-23, July 2023
 - b. Utah Medicaid Market Share by Total Enrollment, 3 Plans, July 2023
5. Medicaid Fee for Service vs. Managed Care Penetration
 - a. Utah Expenditures and Enrollment for Total Medicaid vs. Medicaid Managed Care, 2014-23
6. SNPs and Dual Eligibles
 - a. Utah SNP Enrollment by Plan, November 2024

1. MANAGED CARE OPPORTUNITY ASSESSMENT (UPDATED 6-4-24)

Utah implemented Medicaid expansion for adults up to 138% of poverty beginning January 1, 2020, replacing a partial expansion for individuals up to 100% of poverty that had been in effect since April 2019. The program requires eligible individuals to enroll in an employer-sponsored health plan if one is available, with Medicaid covering the individual's premiums and other out-of-pocket expenses. The program included work requirements; however, the Biden administration withdrew the approval. Previously, in 2017, Utah passed a separate limited expansion to cover individuals who are chronically homeless or in the criminal justice system; approximately 2,900 individuals were enrolled as of July 2018.

Medicaid managed care enrollment is mandatory in urban areas, which account for about 80% of the state's population. In rural areas, enrollment in managed care is voluntary. In addition to the existing Accountable Care Organization (ACO) managed care program, the state also implemented the Utah Medicaid Integrated Care (UMIC) program effective January 1, 2020. The program manages physical and behavioral benefits through integrated managed care plans in five counties. Adult Expansion Medicaid members in Davis, Salt Lake, Utah, Washington, and Weber counties are required to enroll in a UMIC plan.

Other Medicaid managed care members are enrolled in the Children's Health Insurance Program (CHIP) or the HOME program. The HOME program provides both medical and behavioral health services through a medical home model of care for individuals with developmental disabilities.

Utah Medicaid Managed Care Programs				
Program	Population	Carved In (Y/N)		
		Behavioral	LTSS	Pharmacy
Accountable Care Organizations	<p>Traditional Medicaid</p> <ul style="list-style-type: none"> Mandatory for individuals in Utah, Salt Lake, Davis, Weber, Box Elder, Cache, Iron, Morgan, Rich, Summit, Tooele, Wasatch, and Washington Counties. Voluntary in all other counties. <p>Expansion Medicaid</p> <ul style="list-style-type: none"> Mandatory for individuals in Box Elder, Cache, Iron, Morgan, Rich, Summit, Tooele, and Wasatch counties. Voluntary for individuals in Beaver, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Juab, Kane, Millard, Piute, San Juan, Sanpete, Sevier, Uintah, and Wayne counties. 	N	N	Y
Utah Medicaid Integrated Care	<p>Expansion Medicaid</p> <ul style="list-style-type: none"> Mandatory for individuals in Davis, Salt Lake, Utah, Washington, and Weber counties. Not available in other counties. 	Y	N	Y
HOME	<ul style="list-style-type: none"> Individuals with developmental disabilities and a mental illness 	Y	N	Y
CHIP	<ul style="list-style-type: none"> Children from birth to age 18 for families who earn too much to qualify for Medicaid but cannot afford private insurance 	Y	N	Y

Utah does not put its Medicaid managed care program out to bid. Any plan that meets state requirements can compete. Effective January 1, 2013, all Medicaid plans operating in the state were required to be full-risk managed care plans. There are currently four mainstream Medicaid managed care plans and one Medicaid health plan for individuals dually diagnosed with a developmental disability and a mental illness. The plans

have varying types of ownership. SelectHealth is owned by Intermountain Healthcare, a not-for-profit hospital system. Health Choice Utah is owned by the for-profit, physician-led Steward Health Care Network. Healthy U Medicaid and HOME are not-for-profit plans operated by the University of Utah. Molina is a publicly traded company.

In addition to authorizing the employer-sponsored insurance subsidies for the expansion population, the state’s 1115 demonstration also provides dental coverage for vulnerable populations such as the aged, blind, and disabled; housing related services and supports for targeted populations; intensive stabilization services for Medicaid eligible children under 21 who are in state custody, or at risk of state custody, and experiencing significant emotional and/or behavioral challenges; residential treatment for individuals with serious mental illness; and substance use disorder treatment.

HMA Managed Medicaid Opportunity Assessment for Utah	
Positive Metrics	Strong Indicators
<ul style="list-style-type: none"> • Medicaid managed care enrollment was up 16% at year-end 2021. 	<ul style="list-style-type: none"> • Mandatory full-risk Medicaid managed care in urban areas. • Utah received federal approval for a full Medicaid expansion to cover an estimated 120,000 adults beginning in January 2020.
Negative Metrics	Weak Indicators
	<ul style="list-style-type: none"> • Voluntary Medicaid managed care in rural areas, allows Medicaid members in 16 of Utah’s 29 counties to choose between an ACO and fee for service Medicaid.
<i>Source: HMA</i>	

Hot Topics

The Medicaid agency is working to develop a more comprehensive policy around cell and gene therapies, which the agency calls “ultra high cost drugs.” These drugs had been carved out of the managed care plans as part of a policy change on July 1, 2024. The state is discussing with CMS the opportunity to have the authority to negotiate value-based agreements on these products.

In January 2025, the state received approval for an amendment to its section 1115 demonstration to provide a defined set of health-related social needs services to certain individuals. State legislation enacted during the 2024 General Session requires the agency to also request authority to expand the eligibility requirements for health-related social services benefits to include qualified Medicaid members who, within the previous 12 months, were inmates of a correctional facility and received justice-involved reentry services through Utah’s demonstration. A pending amendment seeks to reimburse for traditional healing services provided by a traditional healing provider in an eligible facility to Medicaid enrollees who are members of an American Indian or Alaskan Native tribe.

2. MANAGED MEDICAID PLAN FINANCIALS

Average medical costs ratio among three Utah Medicaid plans was 81.7% in 2022. Per member per month premiums among the three plans averaged \$335. Comparable data for Healthy U Medicaid was not available.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business (e.g., TANF, ABD, etc.), scope of the state's Medicaid benefit package, geographic variations in the cost of care, and other factors.)

Utah Medicaid Health Plan Financials, 2022

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Stewart Health Choice Utah Inc.	N	46,514	525,733	\$392.83	\$206,523	\$150,732	78.4%
Intermountain/SelectHealth	N	172,992	1,997,142	\$341.18	\$681,375	\$595,427	87.6%
Molina Healthcare of Utah Inc.	Y	97,816	1,133,745	\$298.63	\$338,566	\$252,470	75.2%
Total, UT plans		317,322	3,656,620	\$335.41	\$1,226,464	\$998,629	81.7%

(1) After reinsurance recoveries.

Source: S&P Global Market intelligence, NAIC, HMA

Utah Medicaid Health Plan Financials, 2021

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Stewart Health Choice Utah Inc.	N	39,978	437,900	\$381.65	\$167,126	\$139,762	84.3%
Intermountain/SelectHealth	N	158,282	1,765,760	\$344.26	\$607,887	\$543,474	89.6%
Molina Healthcare of Utah Inc.	Y	90,185	1,014,877	\$290.43	\$294,753	\$230,185	77.4%
Total, UT plans		288,445	3,218,537	\$332.38	\$1,069,766	\$913,421	84.4%

(1) After reinsurance recoveries.

Source: S&P Global Market intelligence, NAIC, HMA

3. RFP DEVELOPMENTS AND ANALYSIS

Utah does not put its Medicaid managed care program out to bid. Any plan that meets state requirements can compete. Current contracts span through June 30, 2027.

The state also contracts with various prepaid mental health plans to provide behavioral health services to county-based service areas.

4. MANAGED CARE ENROLLMENT UPDATE

Medicaid managed care enrollment in Utah was down 11.9% in July 2023 compared to year-end 2022, after a 9.6% increase in 2022, a 16% increase in 2021, a 46.4% increase in 2020, a 4.5% decrease in 2019, and a 5.3% decrease in 2018. Utah implemented Medicaid expansion for adults up to 138% of poverty beginning January 1, 2020, replacing a partial expansion for individuals up to 100% of poverty that had been in effect since April 2019.

Utah Medicaid Managed Care Enrollment by Plan, 2018-22, July 2023

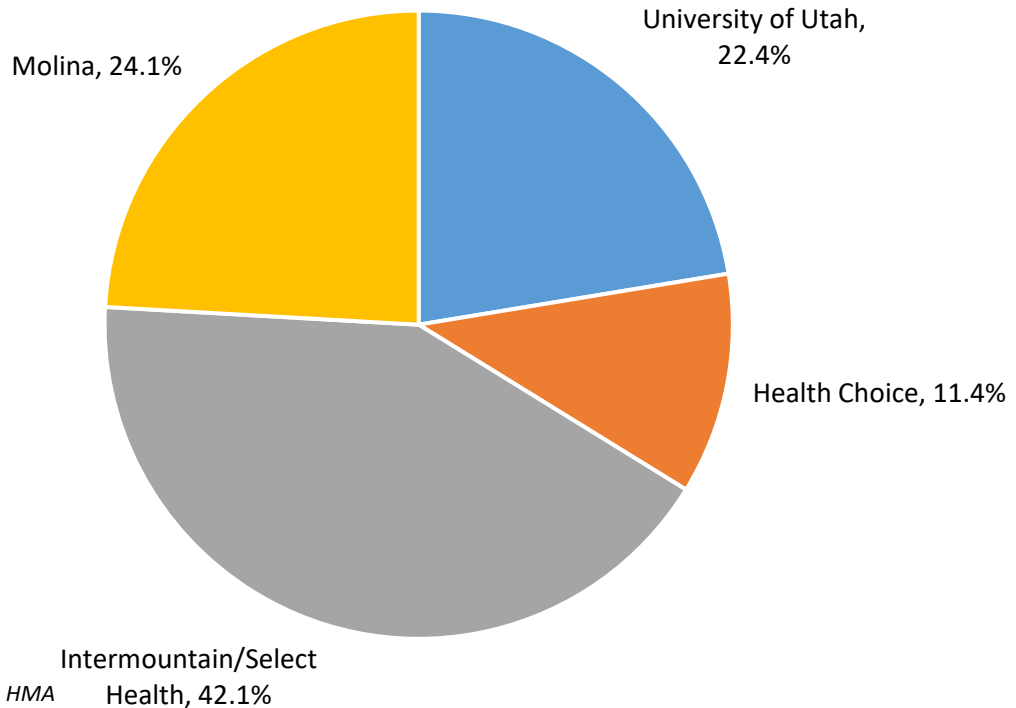
Plan	2018	2019	2020	2021	2022	Jul-23
Intermountain/SelectHealth						
Medicaid - ACO	90,123	87,275	112,603	128,396	136,517	117,163
Medicaid - UMIC ¹			18,476	29,126	36,947	32,949
CHIP	10,080	9,992	9,529	5,008	3,490	4,271
Total SelectHealth	100,203	97,267	140,608	162,530	176,954	154,383
<i>+/- between reporting periods</i>	<i>(2,953)</i>	<i>(2,936)</i>	43,341	21,922	14,424	<i>(22,571)</i>
<i>% chg. between reporting periods</i>	<i>-2.9%</i>	<i>-2.9%</i>	44.6%	15.6%	8.9%	<i>-12.8%</i>
<i>% of total</i>	<i>42.7%</i>	<i>43.5%</i>	42.9%	42.7%	42.5%	<i>42.1%</i>
Molina						
Medicaid - ACO	58,373	53,420	66,850	75,234	79,307	68,722
Medicaid - UMIC ¹			9,952	14,775	18,831	16,926
CHIP	6,852	5,943	5,827	2,966	2,089	2,840
Total Molina	65,225	59,363	82,629	92,975	100,227	88,488
<i>+/- between reporting periods</i>	<i>(15,457)</i>	<i>(5,862)</i>	23,266	10,346	7,252	<i>(11,739)</i>
<i>% chg. between reporting periods</i>	<i>-19.2%</i>	<i>-9.0%</i>	39.2%	12.5%	7.8%	<i>-11.7%</i>
<i>% of total</i>	<i>27.8%</i>	<i>26.5%</i>	25.2%	24.5%	24.1%	<i>24.1%</i>
University of Utah						
<i>+/- between reporting periods</i>	4,336	<i>(1,254)</i>	23,334	12,430	7,996	<i>(10,615)</i>
<i>% chg. between reporting periods</i>	9.4%	<i>-2.5%</i>	47.6%	17.2%	9.4%	<i>-11.4%</i>
<i>% of total</i>	<i>21.5%</i>	<i>21.9%</i>	22.1%	22.3%	22.3%	<i>22.4%</i>
Healthy U Medicaid						
Medicaid - ACO	49,146	47,867	59,582	66,612	70,527	61,717
Medicaid - UMIC ¹			11,546	16,841	20,812	19,122
Total Healthy U Medicaid	49,146	47,867	71,128	83,453	91,339	80,839
<i>+/- between reporting periods</i>	4,322	<i>(1,279)</i>	23,261	12,325	7,886	<i>(10,500)</i>
<i>% chg. between reporting periods</i>	9.6%	<i>-2.6%</i>	48.6%	17.3%	9.4%	<i>-11.5%</i>
<i>% of total</i>	<i>21.0%</i>	<i>21.4%</i>	21.7%	21.9%	21.9%	<i>22.0%</i>
HOME - ACO						
<i>+/- between reporting periods</i>	14	25	73	105	110	<i>(115)</i>
<i>% chg. between reporting periods</i>	1.2%	2.2%	6.2%	8.3%	8.1%	<i>-7.8%</i>
<i>% of total</i>	<i>0.5%</i>	<i>0.5%</i>	0.4%	0.4%	0.4%	<i>0.4%</i>
Health Choice Utah						
Medicaid - ACO	18,683	18,171	24,042	28,560	32,729	29,132
Medicaid - UMIC ¹			8,078	11,363	13,901	12,855

Total Health Choice Utah	18,683	18,171	32,120	39,923	46,630	41,987
+/- between reporting periods	976	(512)	13,949	7,803	6,707	(4,643)
% chg. between reporting periods	5.5%	-2.7%	76.8%	24.3%	16.8%	-10.0%
% of total	8.0%	8.1%	9.8%	10.5%	11.2%	11.4%
Total Utah	234,418	223,854	327,744	380,245	416,624	367,056
+/- between reporting periods	(13,098)	(10,564)	103,890	52,501	36,379	(49,568)
% chg. between reporting periods	-5.3%	-4.5%	46.4%	16.0%	9.6%	-11.9%

¹ The state implemented the Utah Medicaid Integrated Care (UMIC) program effective January 1, 2020. The program manages physical and behavioral benefits through integrated managed care plans in five counties. Adult Expansion Medicaid members in Davis, Salt Lake, Utah, Washington, and Weber counties are required to enroll in a UMIC plan.

Source: Utah Dept. of Health

Utah Managed Medicaid Market Share by Plan Enrollment, July 2023



Source: Utah Dept. of Health, HMA

6. MEDICAID FEE FOR SERVICE VS. MANAGED CARE PENETRATION

Total Medicaid enrollment in Utah was more than 369,000 in 2023. In January 2022, more than 389,000 Medicaid beneficiaries were enrolled in a managed care plan. (Note: HMAIS also carries CMS monthly total Medicaid enrollment reports broken down by state; click [here](#)). Total Medicaid expenditures in Utah were \$4.5 billion in 2023, with about 55.4% through managed care and the rest through fee-for-service.

Utah Expenditures and Enrollment for Total Medicaid vs. Medicaid Managed Care, 2014-23

Year	Total Medicaid Expenditures	Medicaid Managed Care Expenditures ⁽¹⁾	Medicaid Managed Care Expenditures as % of Total	Total Medicaid/CHIP Enrollment	Medicaid MCO Enrollment	Medicaid MCO Enrollment as % of Total
2023 ⁽²⁾	\$4,531,351,223	\$2,512,560,875	55.4%	369,439	388,716	105.2%
2022 ⁽²⁾	\$4,211,452,614	\$2,177,176,939	51.7%	482,074	388,716	80.6%
2021	\$3,374,056,013	\$1,769,127,874	52.4%	442,121	380,245	86.0%
2020	\$3,084,967,869	\$1,457,953,569	47.3%	390,385	327,744	84.0%
2019	\$2,724,326,505	\$1,280,508,433	47.0%	306,130	223,854	73.1%
2018	\$2,421,929,601	\$1,141,710,804	47.1%	284,990	234,418	82.3%
2017	\$2,451,642,619	\$1,245,031,731	50.8%	299,556	247,516	82.6%
2016	\$2,100,346,398	\$1,069,616,952	50.9%	311,713	255,411	81.9%
2015	\$2,147,978,557	\$1,059,782,632	49.3%	310,097	254,881	82.2%
2014	\$2,064,362,848	\$1,015,543,926	49.2%	293,359	197,526	67.3%

(1) Includes evaluation and management, vaccine codes, Community First Choice, and preventive services Grade A or B, ACIP vaccines and their administration, Prepaid Ambulatory Health Plans, and Prepaid Inpatient Health Plans.

(2) MCO enrollment as of January 2022.

Sources: CMS64 for expenditures. CMS for total Medicaid/CHIP enrollment. State, NAIC for Medicaid managed care enrollment.

7. SNPs AND DUAL ELIGIBLES

There are six Special Needs Plan operating in Utah, with a total of 30,482 dual eligible SNP members as of November 2024.

Utah SNP Enrollment by Plan, November 2024

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	20,053	10,288	9040	725	65.8%
Molina	5,523	5,523			18.1%
Humana	2,607	2,607			8.6%
AmeriHealth	1,213	1,213			4.0%
CVS Health	977	977			3.2%
American Health Plan	109			109	0.4%
Total	30,482	20,608	9,040	834	100.0%

Source: CMS, HMA