

**MINUTES OF THE  
ACCESS TO HEALTH CARE AND COVERAGE TASK FORCE**

Friday, July 27, 2001 – 9:00 a.m. – Room 403 State Capitol

**Members Present:**

Rep. Rebecca Lockhart, House Chair  
Sen. D. Chris Buttars  
Rep. Trisha Beck  
Rep. Jim Ferrin  
Rep. David Litvack  
Rep. J. Morgan Philpot  
Mr. Rod L. Betit  
Mr. Merwin U. Stewart

**Members Excused:**

Sen. Paula Julander  
Sen. Peter Knudson, Senate Chair

**Staff Present:**

Mr. Bryant Howe,  
Research Analyst  
Ms. Catherine Dupont,  
Associate General Counsel  
Ms. Jennifer Markham,  
Legislative Secretary

**Note:** A list of others present and a copy of materials distributed in the meeting are on file in the Office of Legislative Research and General Counsel.

**1. Task Force Business**

Chair Lockhart called the meeting to order at 9:10 a.m.

**2. Private Insurance Market Perspective**

Ms. Joan Ogden, Past President, Utah Health Insurance Association, provided an overview of health care issues from the insurance provider's perspective. She distributed a copy of her presentation, "Access to Health Care and Coverage, Private Insurance Market Perspective," to committee members.

Ms. Jennifer Cannaday, BlueCross BlueShield of Utah, shared the understanding and beliefs of the industry as they begin partnering with other entities for solutions to this problem. She stated that studies have shown that lack of insurance can contribute to poor health. She emphasized a long term solution is needed with the goal of affordability and choice. Ms. Cannaday stated the work group will convene in the near future and report back to the committee with its findings.

Mr. Rob Perry, Utah Association of Health Underwriters, an independent insurance agent, highlighted the changes he has seen during his career. He stated there is very little discussion about responsibility for high cost of healthcare by patients, physicians, or hospitals. He stated that the association would like to see patients better educated, a litmus test applied to any pending legislative mandates, employers allowed to choose any health plan, expanded Section 125C plans, a closer partnership between public and private markets, and the use of tobacco settlement funds and Medicaid funds in the private market.

Mr. Mike Stapley, Deseret Mutual Insurance Co., provided background information on the Utah health care system including previous studies on health care access and reform. He provided task force members with copies of his presentation. He also distributed to task force members copies of a presentation from a June 12 ERISA Advisory Council for the Working Group on Challenge to the Employment-Based Health Care System entitled, "Gaps in the Employment-Based System and Opportunities and Challenges for Expansion."

Mr. Don Ruzicka, Independent Insurance Agent, summarized his background. He provided details of the July 18 Education Interim Committee meeting where individuals shared their experience with increasing costs of premiums, several school districts shared their experience regarding negotiation of rates and determination of coverage and co-pays, and suggestions were made that all schools be included in the state risk pool. He said there was no explanation of increased cost, and no solutions provided. Mr. Ruzicka stated that financial incentives would encourage consumers to control cost and quality of health care.

**3. Survey of Other State Initiatives -**

Due to time constraints, this item will be discussed at the August 24 meeting.

**4. Health Care Workforce Issues**

Due to time constraints, this item will be discussed at the August 24 meeting.

**5. Other Items/Adjourn**

**MOTION:** Rep. Beck moved to adjourn the meeting at 11:30 a.m. The motion passed unanimously with Rep. Philpot absent for the vote.