



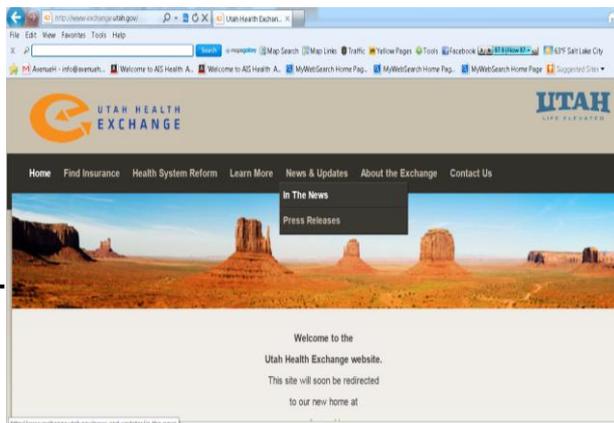
# **Health Exchange Technology Overview**

**Presented to Legislative  
Health System Reform Task  
Force**

**Patty Conner, Director Office of Consumer Health Services,  
Governor's Office of Economic Development  
10/9/2012**

# Partnership

- Office of Consumer Health Services
- 3 Private Medical Insurers
  - United HealthCare
  - SelectHealth
  - Regence BCBS
- 2 Health Savings Account Administrators
  - Optum HealthBank
  - HealthEquity
- 3 Private Sector Technology Partners
  - eHealthApp
  - Bswift
  - Certifi, Inc
- Employers and Brokers



[www.exchange.utah.gov](http://www.exchange.utah.gov)

- Informational Only
- Hosted by DTS

Transparency Data (DOI)

Find an Agent (DOI)

Individual and Families

Small Business

Public Programs  
Medicaid, CHIP  
and UPP

Links to Brokers,  
Web Brokers  
and Carriers

Private Sector  
Technology  
Partners

eRep/  
Application  
Process



# Small Business Functions

- New Business
- Ongoing Administration
  - New Hires
  - Terminations/COBRA
  - Qualified Life Status Events (Birth, Marriage, Loss of coverage, etc)
- Annual Renewals

# Small Business Functions

- Phase 1
  - Application
  - Underwriting
- Phase 2
  - Group set up
  - Group Rates/Benefits
  - Establish Defined Contribution/Default Plan
  - Employee Shopping and Enrollment
- Phase 3
  - Payment Collection and Disbursement

# Small Business Functions- Phase 1

Technology Partner: eHealthApp

- Broker Portal
- Employer Registration
- Employee Application
- Secure Underwriting Process to carriers
- Final Group Risk Rating (GRF) and Individual Risk Factors (IRF) calculation

## Small Business Functions- Phase 2

Technology Partner: bswift

- Group Set –up
- Benefits and Rate set up
- Defined Contribution and Default Plan Selection
- Banking information and “I agree” statements
- Employee Plan Comparison and Selection
- Carrier Enrollment files

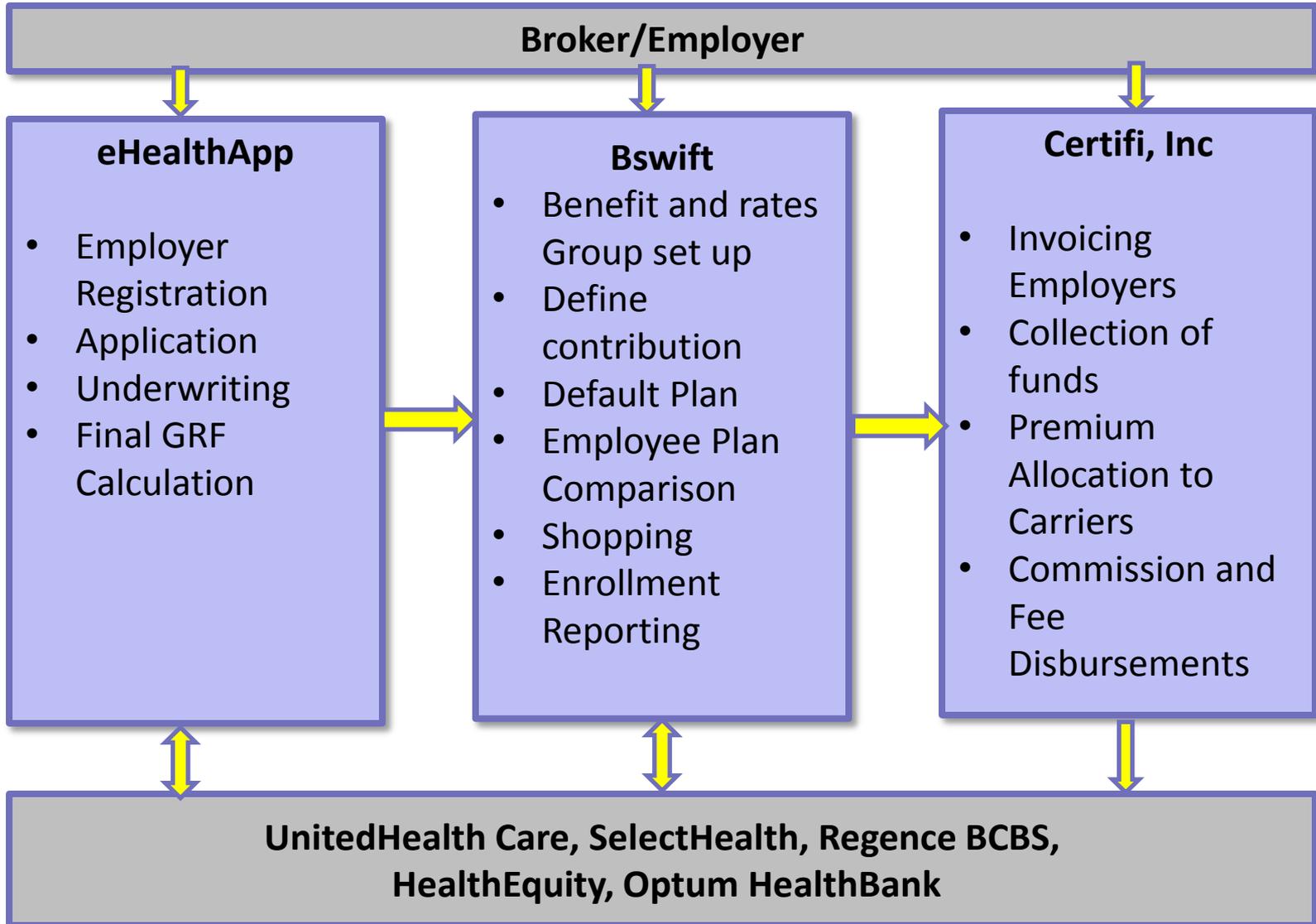


## Small Business Functions – Phase 3

Technology Partner: Certifi, Inc

- Monthly Invoice of Employer Groups
- Collection of Funds
- Payment to Carriers using Risk Adjusted Premium Allocation
- Payment of Broker Commissions and Fees

# New Business Flow



# Utah Health Exchange Dashboard

- **309** employer groups
- **2,539** employees
- **7,337** total covered lives (employees + families)
- **74%** of employees chose their own plan
- **\$438** average defined contribution amount
- **91.3%** renewal rate for groups from year to year
- **32%** of groups did not previously offer insurance
- **68%** chose UHE because they preferred it to their current coverage

# Consumer Focus Launch

- Beta Program fall of 2009
- Re-launched Fall of 2010
- Focused next year and half on easy to use, scalable system
- Relied on “word of mouth” marketing and training insurance brokers
- Spring 2012- RFP for Ad Agency
- Selected Love Communications through competitive bid process
- Small Business and Broker Focus groups
- Launched October 4, 2012



## Brand Platform

Positioning. The Exchange is a market-based information portal that connects consumers to vital information so they can make informed choices about health care online.

Brand Promise. The Utah Health Exchange gives all Utahns better choices and access to healthcare.

Personality. Smart, approachable, modern, easy, unique, open (non-government).



# Avenue

Health Insurance Marketplace





# Avenue

Health Insurance Marketplace

- A new path to Utah's best small business healthcare solution.
- Avenue H is the first step in a better direction.
- Where small business shops for health insurance.
- With Avenue H, you're headed in the right direction.

## Campaign

### Print Ads

- SL Tribune
- Desert News
- Hispanic Newspaper
- Utah Business Magazine
- Utah Press Association-Community Newspapers
- Utah Association of Health Underwriters Newsletter

### Digital

- SL Tribune
- Dnews
- Utah Policy
- Utah Pulse
- KSL

### Radio

- 3 Hispanic Radio Stations

### Outdoor

- Billboards

### Brochure

- Direct Marketing



**Avenue H**  
Health Insurance Marketplace

A new path to Utah's  
best small business  
healthcare solution.

Offering affordable health insurance benefits to employees has many small business owners facing an uphill climb. Avenue H is the first step in a better direction.

#### Head straight to [AvenueH.com](http://AvenueH.com)

Avenue H is an online health insurance marketplace designed to help Utah's small businesses control costs while offering expanded health coverage options to their employees.

*With more options available in one place, Avenue H helps small business owners and employees with:*

#### Expanded Choices

Employers can now offer many more health plan options, and employees can easily compare plans and providers to select the option that is best for their family.

#### Simplified Management

Employers contribute a set dollar amount toward each employee's health benefit. Employees get to choose between multiple plans, insurance companies and provider networks.

#### Controllable Costs

You can predict and contain health benefit costs from year to year.

Find a broker near you at [AvenueH.com](http://AvenueH.com)

# Website: [www.avenueh.com](http://www.avenueh.com)

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A new path to Utah's best small business healthcare solution.

Offering affordable health insurance benefits to employees has many small business owners facing an uphill climb. Avenue H is the first step in a better direction.

You're headed in the right direction.

#### CONTACT INFO

Avenue H  
60 E. South Temple, Third Floor  
Salt Lake City, Utah 84111  
[Contact us via e-mail](#)

# Brochure



**Avenue**   
Health Insurance Marketplace

Where small business shops for health insurance.

# Outdoor



Where small business shops for health insurance.

[AvenueH.com](https://www.AvenueH.com)

**Avenue**   
Health Insurance Marketplace

# Digital Banner Ads



Putting the health insurance choice in your hands.

**Avenue**   
Health Insurance Marketplace



Take control of health insurance for your business.

**Avenue**   
Health Insurance Marketplace



Now your employees can choose their Health Plans.

**Avenue**   
Health Insurance Marketplace



# Avenue

Health Insurance Marketplace



## Questions?