Utah State Legislature

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July 17, 2014

The Honorable Sylvia Burwell
Secretary
United States Department of Health and Human Services
200 Independence Avenue, Southwest
Washington, DC 20201

Dear Madam Secretary;

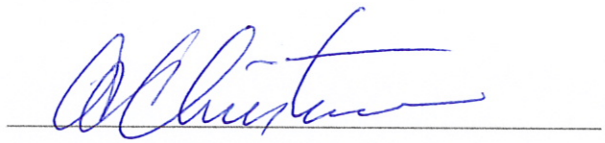
We are writing this letter on behalf of the Utah Legislature's Health Reform Task Force, which has worked to develop Utah based solutions for health care reform for over six years. We are requesting your assistance with facilitating solutions to problems insurers and state regulators in Utah have experienced with the federal exchange when trying to support consumers who have enrolled in plans through the exchange. Many of the tools and reconciliation processes necessary to adequately support member services are still in the development phase and have not been implemented or tested. Our general concern is that the longer these processes remain unsettled, the greater the likelihood that Utah consumers will either not be able to maintain coverage through the federal exchange, or will not receive the insurance services or coverage they need in the 2015 open enrollment period or a special enrollment period.

Several Utah insurers have spoken to the Health Reform Task Force about the number of "back-end" processes they are required to conduct manually because the data feeds from the federal exchange are not reliable, are not timely, or do not exist. Some examples include: reconciliation of advanced payments of premium tax credits; maintenance of files for existing members related to changes in circumstances, such as marriage or birth of a child; reconciliation of eligibility; cancellation or termination of coverage due to non-payment; use of the HICS case process for member problems; and adequate training for the federal consumer service centers.

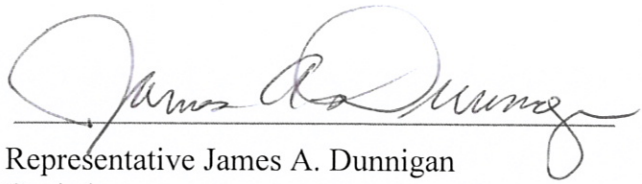
We understand from insurers and the Utah Insurance Department that your department is often in contact with insurers to discuss some of these issues. A permanent solution for these back-end issues is important to reduce uncertainty and to allow adequate time for implementation and testing before the next open enrollment period. As you work to develop solutions, we hope you will apply two important lessons Utah learned from the successful development of its own small employer exchange: involve participating insurers in the development of solutions; and test solutions thoroughly before they are implemented.

We look forward to working with you to develop workable solutions to the federal insurance exchange problems.

Sincerely,



Senator Allen M. Christensen
Cochair
Health Reform Task Force



Representative James A. Dunnigan
Cochair
Health Reform Task Force