

September 9, 2016

Utah State Health Reform Task Force

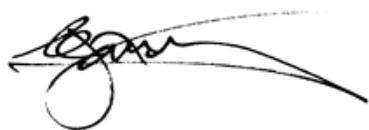
Dear Health Reform Task Force:

We sincerely appreciate the efforts of the state of Utah in creating an opportunity for small employer groups to purchase health insurance on the Avenue H exchange platform. Since the inception of Avenue H, SelectHealth has been a willing participant on the exchange. As the carrier with the majority of the enrolled Avenue H membership, SelectHealth is the only carrier that has participated every year. However, SelectHealth feels there is no need to continue participation on the Avenue H platform, as there are many other ways for small employers to obtain competitive coverage.

SelectHealth has built our own private exchange that functions much like Avenue H. A group can visit the SelectHealth exchange, provide a defined contribution to its employees, and then employees can select from the same SelectHealth plan options that are currently available on Avenue H. This is the same process that occurs on Avenue H. Participating on the Avenue H platform has added a layer of administrative work and cost that can be eliminated by moving groups to our own exchange. With United Healthcare leaving Avenue H for 2017 that will leave only two carriers— SelectHealth and HSA Health Plan—participating on Avenue H and those groups who currently are enrolled in United Healthcare could come to either carrier directly.

We have appreciated the opportunity to be involved in the exchange.

Regards,



Jim Murray
Director, Government Programs
SelectHealth