The Utah Health Exchange

A Utah Solution for Utah Businesses

Utah Governor’s Office of Economic Development’s Office of Consumer Health Services
How does the Exchange work?

- **Step 1** - Employer signs up
- **Step 2** - Employee enters information
- **Step 3** - Premiums are generated
- **Step 4** - Employee comparison shopping and open enrollment period
- **Step 5** - Finalize enrollment
- **Step 6** - Plans go into effect on designated date
Welcome to the Utah Health Exchange

The Utah Health Exchange is the State’s official hub for all of your health insurance needs.

If you work for a participating employer, you can use the Exchange to choose from a variety of plan options to get coverage tailored to you and then enroll online. Learn More

Use the Exchange to find the individual or family plan that fits your needs. Compare features, prices, and apply for coverage all in one place. Shop Now

Use the Exchange to set up a defined contribution plan. Your employees get multiple plan choices. You get cost predictability, and greatly simplified benefits management. Learn More

Use the Exchange to offer comprehensive plan choices to your clients and their employees. Use defined contribution plans to expand your clients’ benefits options and your business. Learn More
Employees use the Exchange to begin the health plan selection process.
Employees may combine contributions from additional employers.

Employees may also combine contributions from their spouse’s employer.
The Exchange provides a tool that helps employees choose a plan based on prior out-of-pocket health costs.
The Exchange provides employees with additional filters to help narrow down plan choices based on consumer preferences for cost or provider choice.
The employee then selects the applicable family status...

...and chooses up to four plans for a side-by-side comparison.
Employees can view a benefit summary or expand the categories to see a very detailed benefit description. Plans are displayed in a side-by-side matrix for comparison purposes.

### Costs (Monthly Employee Cost)

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$230.67</td>
<td>$506.45</td>
<td>$486.93</td>
<td>$715.07</td>
</tr>
<tr>
<td>Total Cost</td>
<td>$157.63</td>
<td>$366.49</td>
<td>$353.55</td>
<td>$520.28</td>
</tr>
<tr>
<td>Total Cost ($)</td>
<td>$4,628.36</td>
<td>$11,395.29</td>
<td>$10,766.08</td>
<td>$12,570.61</td>
</tr>
</tbody>
</table>

### Plan Information

<table>
<thead>
<tr>
<th></th>
<th>Engage</th>
<th>HSA 2.0</th>
<th>Innovia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Type</td>
<td>Engage</td>
<td>HSA 2.0</td>
<td>Innovia</td>
</tr>
<tr>
<td>Hours of Operation</td>
<td>M-F 8am - 5pm</td>
<td>M-F 8am - 5pm</td>
<td>M-F 8am - 5pm</td>
</tr>
<tr>
<td>Customer Service</td>
<td>(800) 624-6519</td>
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<td>(800) 624-6519</td>
</tr>
</tbody>
</table>

### Deductibles/Maximums

<table>
<thead>
<tr>
<th></th>
<th>In-Network: $2,000 Coinsurance Maximum Separate</th>
<th>$5,000 Pharmacy Out of Pocket Maximum</th>
<th>In-Network: $3,600 Out-of-Network: $3,600 (combined with in-network)</th>
<th>In-Network: $2,000 Coinsurance Maximum Separate</th>
<th>$5,000 Pharmacy Out of Pocket Maximum</th>
</tr>
</thead>
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<tr>
<td>Individual</td>
<td>$2,000 coinsurance maximum separate</td>
<td>$5,000 pharmacy out of pocket maximum</td>
<td>$3,600 out-of-network: $3,600 (combined with in-network)</td>
<td>$2,000 coinsurance maximum separate</td>
<td>$5,000 pharmacy out of pocket maximum</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>(combined with in-network)</td>
<td></td>
<td></td>
<td>(combined with in-network)</td>
<td></td>
</tr>
</tbody>
</table>
Employees are provided with detailed plan cost information, including the total cost of the plan.
Once an employee decides on a health plan, the final step is to simply enroll.
**Similarities: Massachusetts and Utah**

**Massachusetts**
- State-based solution designed to be responsive to state-specific issues, customs, business practices, etc.
- Consumer-centered approach
- Achieved broad, bipartisan consensus supporting the basic reform elements

**Utah**
- State-based solution designed to be responsive to state-specific issues, customs, business practices, etc.
- Consumer-centered approach
- Achieved broad, bipartisan consensus supporting the basic reform elements
Differences: Massachusetts and Utah

Massachusetts

- Individual mandate
- Employer mandate
- Government role is contracting agent
- Established Massachusetts Connector Authority with broad regulatory responsibilities
- Acted first on public sector reforms; now rolling out private insurance market reforms

Utah

- No individual mandate
- No employer mandate
- Government role is market facilitator
- Regulatory authority strictly limited to establishment of electronic data standards
- Began by implementing private market reforms first; public sector reforms to follow
Differences: Massachusetts and Utah

**Massachusetts**
- No risk adjustment mechanism included
- Upfront appropriation of $25 million; ongoing funding through retention of a portion of premium
- Staff of approximately 45 employees

**Utah**
- Risk adjustment mechanism established to deal with adverse selection issues
- Upfront appropriation of $600,000; ongoing funding through annual appropriation and technology fees
- Staff of 2 employees
“Compared to what's being trotted around the Asylum on the Hill, Utah's bipartisan reform project sounds downright dreamy. Simple and geared toward the consumer, it was designed under the operating principle that Americans are capable of making their own decisions…” (Kathleen Parker, “Health Reform, Utah's Way,” in The Washington Post, July 26, 2009)

“As Washington attempts to pass national health reform this fall, Utah's experiment may become a model for lawmakers looking to create market-based reforms. It will clearly benefit small businesses that now face unpredictable rate changes.” (John Tozzi, “What Utah's Health Reform Means to Small Business,” at BusinessWeek.com, Sept. 4, 2009.)
The Utah Health Exchange in the Press

“The State of Utah recently launched a new program that… demonstrates why state-level policy innovation--not top-down, federal planning--is the key to improving America's health sector.” (Grace-Marie Turner, “Innovation, Not Intervention” at Forbes.com, Sept. 18, 2009)

Utah…demonstrates that there was another path forward. The Exchange provides a technology backbone that enables private entities — brokers and businesses — to take advantage of consumer-based options. Consistent with the Exchange’s mission to promote small business growth, it is part of the Governor’s Office of Economic Development. The focus on business growth and input from the private market has helped promote other reforms. (Amy Lischko and Jim Stergios, Op-Ed in the Boston Globe, May 13, 2010)
For more information:

Utah Health Exchange

<exchange.utah.gov>