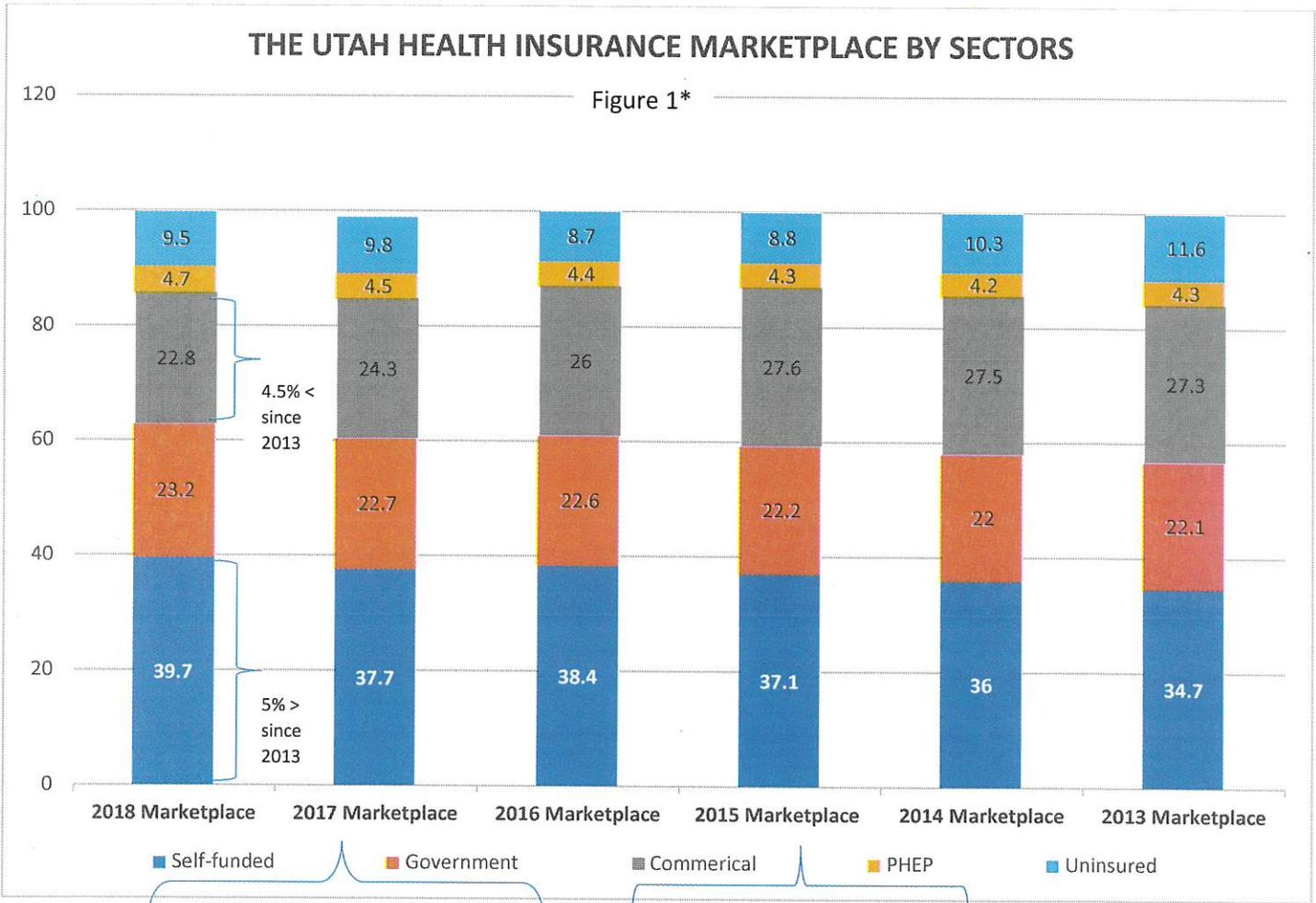


UTAH'S HEALTH INSURANCE MARKETPLACE MADE SIMPLE

The Utah Health Insurance Association (UHIA) ©

In the state of Utah, the Utah State Legislature can mandate coverage for an estimated 22.8% of the marketplace (see Figure 1 below). If those mandates are imposed on the Public Employees Health Plan (PEHP), the estimate increases to 27.5%. The other 72.5% of the marketplace is outside of Utah's governance and is not subject to any mandate passed by the Utah State Legislature. This chart reflects that businesses in the commercial sector (fully insured) oppose mandates by moving to the self-funded sector of the marketplace.



The Federal Government has jurisdiction over ERISA plans (the Employee Retirement Income Security Act) that includes the Self-Funded & the Government sectors of the marketplace.

The Utah State Legislature has jurisdiction over the Commercial (fully insured) & PEHP sectors of the marketplace.

IMPORTANT NOTE:

Utah State Code: Title 31A, chapter 30, Part One, Section 118: Patient Protection and Affordable Care Act – State Insurance mandates – Cost of additional benefits, requires the state of Utah to defray the cost of additional MANDATES to Qualified Health Plans by reimbursing the costs associated with the passage of the mandate, under the provisions of 45 C.F.R. 155.170 of Federal law.

*Health Insurance sector data used in Figure 1 was supplied by the latest Health Insurance Market Report published by the Utah Department of Insurance.