

1 **Health Insurance Modifications**  
2025 GENERAL SESSION  
STATE OF UTAH  
**Chief Sponsor: Kera Birkeland**

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3 **LONG TITLE**

4 **General Description:**

5 This bill enacts provisions related to health insurance.

6 **Highlighted Provisions:**

7 This bill:

- 8 ▶ defines terms; and  
9 ▶ requires a health benefit plan to count all payments paid on behalf of an enrollee towards  
10 the enrollee's deductible.

11 **Money Appropriated in this Bill:**

12 None

13 **Other Special Clauses:**

14 None

15 **Utah Code Sections Affected:**

16 ENACTS:

17 **31A-22-622**, Utah Code Annotated 1953

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19 *Be it enacted by the Legislature of the state of Utah:*

20 Section 1. Section **31A-22-622** is enacted to read:

21 **31A-22-622 . Cost sharing requirements for health benefit plans.**

22 (1) As used in this section:

23 (a)(i) "Cost sharing requirement" means any copayment, coinsurance, deductible, or  
24 annual limitation on cost sharing required by a health benefit plan for a specific  
25 health care service covered by the health benefit plan.

26 (ii) "Cost sharing requirement" includes any copayment, coinsurance, deductible, or  
27 annual limitation that is subject to 42 U.S.C. Secs. 18022(c) or 300gg-6(b).

28 (b)(i) "Health care service" means an item or service furnished to an individual for  
29 the purpose of preventing, alleviating, curing, or healing human illness, injury, or  
30 physical disability.

31 (ii) "Health care service" includes a prescription drug.

32 (2) When calculating an enrollee's contribution to any applicable cost sharing requirement  
33 for a health care service, an insurer shall include any cost sharing amounts paid:

34 (a) by the enrollee; or

35 (b) on behalf of the enrollee by another person.

36 (3) This section applies to any health benefit plan entered into, amended, extended, or  
37 renewed on or after January 1, 2026.

38 (4) The commissioner may make rules in accordance with Title 63G, Chapter 3, Utah  
39 Administrative Rulemaking Act, to implement this section.

40 **Section 2. Effective Date.**

41 This bill takes effect on May 7, 2025.