

**STATE EXCHANGES:
THE UTAH EXPERIENCE**

Presented by State Rep. Mike Callton

A Special Thank You to
Utah State Rep. David Clark for Slides
and
Utah Exchange Director Patty Connor for
background information and video

July 31, 2012

A quick video

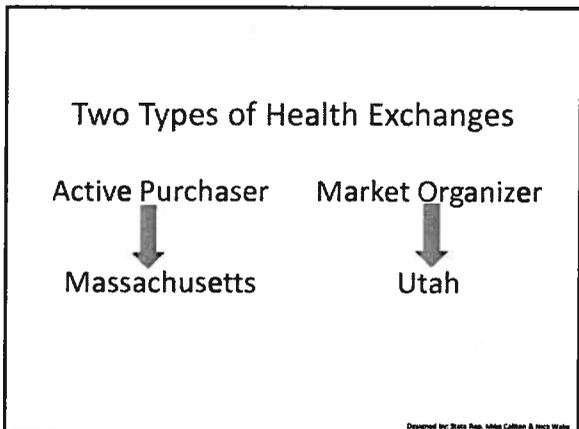


UTAH HEALTH
EXCHANGE

Affordable Care Act in Michigan

Medicaid	Population 65 & over
Employer Provided Insurance	
Health Insurance Exchange	
Voucher for Exchange	133% - 400% Poverty Level
Proposed Basic Health Plan	133% - 200%
Medicaid	0% - 133% Poverty Level

Designed by: State Rep. Mike Callton & Nick Wiles



Utah's Uninsured Population (2007)

- 10.6% (roughly 300,000 individuals)
- Majority are employed
- Many are part-time workers w/multiple jobs
- Most work for small firms
 - Less than 50% of small firms offering health insurance
- Many are "young immortals" (age 18-34)

 NAIFAUTAH

Who Can Participate on the Exchange?

Small Utah businesses that have:

2-50
employees

75%
participation among the employee group
(after valid waivers are accounted for)

What is the Utah Health Exchange?

The Exchange is an internet-based information portal, connecting consumers to vital information so they can make informed choices about healthcare and to execute that choice electronically.

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graph LR; PI[Plan Info] --> UHE[UTAH HEALTH EXCHANGE]; R[Rates] --> UHE; D[Data] --> UHE; UHE --> C[Consumer];
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How the Exchange Works

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graph TD; A[Employer contacts insurance broker] --> B[Broker guides group through application and underwriting process]; B --> C[Employer sets contribution amount]; C --> D[Employees shop for health care]; D --> E[Health insurance coverage secured!];
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Individual Choice & Control

3 Health Insurance Carriers

Regence selecthealth UnitedHealthcare

2 Health Savings Account Vendors

HealthEquity OptumHealthBank

100+ Benefit Plan Designs

- Options range from high-deductible plans (with HSAs) to full-coverage benefits
- Employees can choose the coverage they need at a price they can afford

Plan Comparison Tools

- Plan options and filter
- Best-Fit Advisor/Estimated Out-of-Pocket Cost Estimator

Exchange Data

The Utah Health Exchange now services:

- 279 employers
- 6,490 covered lives

The UHE maintains a **92%** Renewal rate

Exchange Participation

Date	Groups renewed	Total groups
1/1/11	195	1
1/1/11	217	5
1/1/11	232	10
1/1/11	244	15
1/1/11	254	20
1/1/11	279	25

Individual Health Care Market in Utah

Outsourced to PRIVATE SECTOR VENDORS

- 5 Direct Insurance Providers
- 4 Health Insurance Brokers that host their own comparison tools or link up to sites:
ehealthinsurance.com

eHealthInsurance

Get Health Insurance Anytime. Anywhere.

INSTANT QUOTES | APPLY ONLINE | GET QUOTES

Plan Name	Plan Type	Deductible	Copayment	Premium
Aetna	FFC	\$1,000	20%	\$50.00
United	FFC	\$1,000	20%	\$53.11
Wellpoint	FFC	\$1,000	20%	\$54.00
Celtic	FFC	\$1,000	20%	\$57.12

“The battle over health care is shifting to the states, and the design of insurance exchanges will be one of the most pressing issues for state legislators when they convene early next year.”

– New York Times, 10/23/2010.