



Utah Tests Health Exchange Idea

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Next week, Utah will become the second state—after Massachusetts—to operate a health insurance exchange, an idea which is being debated as part of federal healthcare reform. The Utah Health Exchange was signed into law in March by Gov. Jon Huntsman Jr., who resigned yesterday to assume his post as ambassador to China.

The exchange, which goes live Aug. 19, [has a Web site](#) where individuals and businesses can compare and buy health plans.

With the exchange, employers will have the option of depositing money into their employees' health savings accounts—rather than paying a portion of their premium—to allow them to buy any plan they want. On its launch day next week, the Utah Health Exchange is expected to begin enrolling daily up to 150 small employers those with between two and 50 workers—who will offer their workers this option.

In early November, the employees will be able to log on with a PIN number and select a plan. If no plan is selected, they'll be enrolled in a default plan chosen by their employer. Their coverage will start Jan. 1.

According to Cheryl Smith, strategic plan development manager for Utah's Office of Consumer Health Services, small employers that could not otherwise afford to offer their workers benefits will be able to put some money toward their health insurance. A recent survey of small businesses in the state showed only 40% were able to offer their employees health insurance, and of those, about 79% were struggling to pay for it.

Workers who purchase their coverage through the exchange will be able to keep their plan—even if they leave their jobs.

Individuals and families who don't get insurance through an employer, can use the exchange to buy a plan from a carrier or locate a broker near them to assist them. The exchange's site will provide side by side comparisons of information, such as deductibles, co-pays, and premium costs.

The exchange initially is expected to feature plans from four carriers: Regence BlueCross BlueShield of Utah, UnitedHealthcare, SelectHealth, and Humana. Each is required by state law to offer at least two plans, but it is anticipated that more will be offered.

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