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Health Care

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## Utah to be First State with Dual-Model Health Insurance Exchange

By [ANDREA SMARDON](#) (@PEOPLE/ANDREA-SMARDON)

### Listen

Utah has come to an agreement with the US Department of Health and Human Services on how it will run its exchange – or health insurance marketplace. HHS has approved Utah's first-of-its-kind proposal to split state and federal responsibilities. Under the agreement, Utah will continue running the state exchange known as [Avenue H](http://www.avenueh.com/index.php) for small businesses. The federal government will run a separate exchange for individual consumers.



<http://www.kuer.org/post/2013/05/10/utah-governor-gary-herbert>  
<http://media-publicbroadcasting.net/kuer/files/201303/herbert.jpg>

Utah Governor Gary Herbert

Utah has been in negotiations with the feds since February. Governor Gary Herbert says the state held its ground, and is now getting everything it wanted in the new agreement. In particular, the state will continue running Avenue H, a small business exchange, without interference from the federal government.

“We’ve been inhibited because of a lot of uncertainty in the past number of years,” Herbert says. “This gives us a chance to move ahead and see what the potential for our exchange is going to be... hopefully define the costs for the business community, and help economically as well as provide access to go healthcare.”

But some patient advocates are worried consumers will not get complete information on the options available to them. Under the agreement, Avenue H will not be required to screen applicants for Medicaid eligibility.

“What the Governor and his staff negotiated with Department of Health and Human Services, we think shortchanges Utah small businesses,” says Jason Stevenson, Education and Communications Director at Utah Health Policy Project. “We think it actually leaves Utah small business owners and their employees much more in the dark, and with many fewer options than other companies in other states will have when it comes to finding affordable health insurance.”

Stevenson says if employees don't know they're eligible for Medicaid, then they and their employers could end up paying more for health insurance. The federal exchange open to individuals will screen people for eligibility for low-income health programs like Medicaid and will provide premium subsidies. Open-enrollment begins in October.

**TAGS:** [Utah Health Exchange \(/term/utah-health-exchange\)](#) [Avenue H \(/term/avenue-h\)](#)  
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