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What should Utah's 'bare minimum' health plan cover?

Lawmakers seeking public input on design of Utah's "essential benefits" package.

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Amid uncertainty over the fate of federal health reform, Utah is taking steps to implement parts of the law.

Topping the "to-do" list this week: defining the "essential benefits" package, or bare minimum of health benefits mandatory for all policies sold on Utah's online health exchange — seen as the primary path to coverage in the future.

"This will set the floor for what benefits must be included in health insurance plans," said Shelly Braun, health reform director at the Utah Health Policy Project, who urges Utahns to speak up at a legislative hearing on Tuesday.

"You can be sure the Legislature will hear from insurance companies, the medical community and pharmaceutical industry. Consumers don't have an interest group representing them, so here's their chance to say something," she said.

No matter how the Supreme Court rules on health reform, Utah appears unlikely to abandon its existing, three-year-old exchange. Though it is currently only open to small employers, it's expected to grow to include individual buyers and possibly larger employers.

If the law is upheld, defining essential benefits is one step the state must take to bring its exchange up to the new federal standards, explained task force chairman Rep. Jim Dunnigan, R-Taylorsville

"We're trying to proceed in an orderly manner, to be prepared, knowing things could change," said Dunnigan.

The hearing, devoted almost exclusively to public comment, will run Tuesday from 4:30 p.m. to 7 p.m. in room 210 of the Senate Building at the state Capitol complex.

It will also be broadcast live online and at locations across the state — Blanding, Cedar City, Logan, Ogden, Orem, Price, St. George, Tooele and Vernal — where participants can submit comments.

If you miss the hearing, you can also submit comments in writing through July 3 to LRammell@Le.Utah.gov.

After weighing the input, the Health System Task Force will recommend a plan design to the Utah Department of Insurance, which will have 30 days to enact an administrative rule.

The goal is to settle on a plan in time for federal certification this fall, Dunnigan said. "If we don't choose one, they'll choose one for us."

Under the reform law, states have some freedom in designing their essential benefits. But they must benchmark them against top-selling plans on the market, including federal, public and small business plans.

And at minimum, they must cover: emergency services; hospitalization; maternity; newborn and pediatric care; mental health and substance abuse treatment; prescription drugs; rehabilitative services; medical devices; labs; prevention and wellness; chronic disease management; and oral and vision care.

For background information and to hear the audiocast go to: <http://1.usa.gov/KHdv3x>.

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Have your say

What, at a minimum, should Utah's individual and small business health insurance plans cover? Lawmakers are inviting public comment at the following locations on Tuesday from 4:30 to 7 p.m.

Blanding • Utah State University, College of Eastern Utah, Room 129 (639 West 100 South)

Cedar City • Southern Utah University, Room 111 of Electronic Learning Center (351 W. University Blvd.)

Logan • Utah State University, Room 119 of College of Education building

Ogden • Weber State University, Room 205 of Lampros Hall (3104 University Circle)

Orem • Utah Valley University, Room 122 of Extended Education building (600 W. University Ave.)

Price • Utah State University—College of Eastern Utah, Room 127 of Reeve Building

Salt Lake City • Utah State Capitol Complex, Room 210 of Senate Building; and Utah State University Granite Education Center, Room 520A (2500 S. State St.)

St. George • University of Utah, Dixie Campus, Room 105, suite A (1071 E. 100 South)

Tooele • Utah State University, Room 122 (1021 W. Vine)

Vernal • Utah State University, Room B135 (320 N. Aggie Blvd.)

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