



NEWS RELEASE

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UHPP and Utah Leaders Weigh in with the Feds on Proposed Regulations for Health Insurance Exchanges.

Salt Lake City—The Utah Health Policy Project submitted detailed comments, supported by a community sign-on letter, to HHS Monday, October 31, 2011, in response to the proposed regulations for health insurance exchanges, a key provision of the federal health reform law.

As the foundation for participation in private market insurance options, exchanges are designed to make decent health insurance affordable for Utahns who buy in the small business and individual markets. For consumers in those markets they will offer “one-stop shopping,” a single point of entry to find out which option, private or public, is best for them and their families and then enroll in it.

“We are fighting for the consumer. Utah’s small businesses *want* to offer health insurance to their employees, but over 60% of them can’t afford to pay the premiums—costs which have been on the rise for the past decade,” states Shelly Braun, PhD, Reform Initiatives Director at the Policy Project. “Few in Utah are even talking about the individual market, which is where Utah’s sole-proprietors will shop for health insurance.”

Successful exchanges will make it possible for all Utahns to get the health care coverage they need, at a price they can afford, while ensuring they receive high quality health care through the private market. UHPP’s comments to HHS address four key issues vital to making health exchanges effective in bringing down cost, increasing access, and ensuring quality:

1. **Accountability:** Health insurance exchanges should be governed by a board that has a majority consumer representation and that reflects the diversity of interests and skills in the Utah insurance marketplace.
2. **Affordability:** Health insurance exchanges should ensure that all Utahns can afford to buy health insurance for themselves and their families.
3. **Consumer Protection and Navigators:** Plans and networks must meet sufficiency standards so that covered individuals can get the care they need, when they need it. Navigators should include community based organizations, especially those best suited to help Utahns buying health insurance for the first time.
4. **Transparency...**is “the key to a successful exchange,” according to Braun. She adds: “Consumers need to know what they are buying and who they are buying it from. Exchanges should be required to post clear and understandable information about what is (and isn’t) included in the plans offered. They should also post up-to-date information about insurance company practices, including things like how many claims are denied and how long it takes to process claims.” “In addition, consumers must be *part of the process* when Utah makes decisions about implementing exchanges in Utah, for Utahns. These decisions should *not* be made behind closed doors.”

“We cannot lose sight of the three pillars of health reform: lowered costs, increased access, and ensured quality,” adds Braun. “Utahns deserve affordable, decent health insurance coverage for themselves and their families. They need to rest assured that they will be able to get the health care they need, when they need it, without worrying about financial disaster.”

UHPP’s comments to HHS click are available on our website at:

http://www.healthpolicyproject.org/Publications_files/Exchange/UHPPXRegsCommentsFINAL.pdf

The community sign on letter is available on our website at:

http://www.healthpolicyproject.org/Publications_files/Exchange/UHPPXRegsCommunitySignOnLetterFINAL10-31-11.pdf

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