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## Utah's governor jumps into federal high risk pool

By kirsten stewart

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Utahns who have been denied health coverage because they're too sick will soon have another option — a new special insurance program, or "high risk pool," run by the state.

Details are scarce, as state insurance officials begin to sort through federal requirements for complying with this first, major provision of the Patient Protection and Affordable Care Act.

But Utah Gov. Gary Herbert's decision to offer the pool, announced Thursday, was heralded by health reform advocates as a triumph of policy over politics.

"The governor gets big kudos for this," said Judi Hilman, executive director of the Utah Health Policy Project. "Where there is an opportunity for more local control in health reform, we should grab it, and that's just what the governor did."

Had Utah opted out of running the high risk pool — a path taken by 29 states — the task would have fallen to the U.S. government.

"This is in no way an endorsement" of national health reform, the Republican governor said during the taping of his monthly news conference on KUED Channel 7.

The decision, said Herbert, hinged on getting "the most bang for the buck" for the 17,000 Utahns estimated to be eligible for the special insurance program — people who have been rejected by private health insurance companies due to pre-existing health problems.

Forty million in federal funds are budgeted for the program, a sum meant to last through 2014, when all Americans will have access to coverage through online insurance marketplaces. Given Utah's experience with its own high risk pool, known as HIPUtah, Herbert wasn't convinced \$40 million would last and feared having to inject state funding.

But U.S. Department of Health and Human Services officials confirmed states will be able to restrict enrollment up front.

Utah Insurance Department director Neal Gooch predicts being able to stretch the money to reach 2,300 chronically ill Utahns, about 575 more than the federal government would have been able to serve.

But that's based on data from HIPUtah, which offers a different level of coverage and charges higher premiums than the federal pool. The two pools will be kept separate, but both will be administered by Intermountain Healthcare's insurance arm, SelectHealth, said HIPUtah executive director Tomi Ossana.

There are still many unknowns about how people will apply and whether they'll be served on a first-come, first-serve basis.

Robert Gehrke contributed to this report.

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