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Utah launches health-exchange Web site

By James Thalman

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The new patient-oriented era of health care began officially in Utah with the unveiling of the new Utah Health Exchange, a Web site designed to help consumers choose plans that make sense, not just be told at work which one they get.

The exchange, which by midafternoon Wednesday had already enrolled 20 Utah businesses, is intended to be a full-service model for consumers.

Sam Gibbs, senior vice president for E-Health online insurance plans, was at the Capitol to attend what he termed an "epic" day for health care and health-care reform, which in recent weeks and earlier in the day at legislative committee meetings focused on what shouldn't be done.

One of the chief benefits of the E-Health platform is being able to log on, input a doctor's name and have any questions answered by a real person, Gibbs said.

The overall effort of reform that is under way in statehouses across the country is to offer consumers side-by-side comparisons of providers, costs and outcomes, he said.

State lawmakers during the past two years have passed a number of health-care-reform bills. Proponents of the exchange include legislative leadership and the governor's office.

Although reform in Utah is far from finished, "we see the structure of it rising today," said House Speaker David Clark, R-Santa Clara.

"Health-care reform is a mountain everybody wants to be on top of, but every state should have the chance to develop its own plan how to get there," he said, noting that the "one-size-fits-all" approach being taken so far by the federal government is not a solution that takes advantage of the reform "incubators" in each of the 50 states.

The exchange, one of only two up and running in the country, is a clear indication that Utah is out front, said Gov. Gary Herbert during a news conference.

The model of unprecedented partnership between Utah's business and insurance communities is nothing short of "a model for other states that are interested in private-sector solutions," he said.

While the exchange is a solid step toward reform, it actually underscores the need for national reform, not a reason to turn away from it, said Elizabeth Garbe, with the Utah Health Policy Project.

Both state and federal models for health-care reform must still get a grip on affordability, coverage portability and open enrollment to ensure that the largest number of people can sign up for insurance as soon as possible, Garbe said.

Health plans in the exchange can't truly be carried to a new job by an employee, she noted. "If you lose your job, and continue coverage through the federal COBRA plan, there is no guarantee that you can purchase the same plan at the same price," she said.

To visit the Web site go to <http://www.utahinsuranceexchange.info/>

e-mail: jthalman@desnews.com

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