Close to home: What Utah is doing to get you insured

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Utah lawmakers want you to take charge of getting yourself health insurance -- and they hope several new initiatives will help you afford and comparison shop for a policy.

NetCare

Lawmakers have urged insurance companies to offer new, basic policies called NetCare, designed to help keep people covered between jobs.

Departing employees can temporarily keep workplace insurance under a federal law called COBRA, but that can be too expensive, since you must pay the portion of the premium that your employer no longer picks up.

NetCare premiums will be a third to half as much as the average large-group premium -- depending on the deductible you choose. The plans will offer you incentives for working to get or stay healthy, but they won't cover some care that other policies are required to include.

Companies are expected to start selling NetCare policies shortly. Coverage will be offered for up to 12 months to employees leaving their employer's health insurance. After that, consumers will have to reapply as individuals and be requalified.

For more details, including why one lawmaker says NetCare is a stop-gap measure, read "Cheaper health insurance on the way for Utahns."

Utah Health Exchange

The Utah Health Exchange is new state-run Web site that will help you shop for policies offered by private insurers.

If your employer signs up to participate, it will make a deposit -- called a "defined contribution" -- into your health-savings account. You can add other funds, such as a large-group called a "defined contribution" -- into your health-savings account. You can add other funds, such as a

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Healthcare: The Utah Health Exchange is new state-run Web site that will help you shop for policies offered by private insurers.

If your employer signs up to participate, it will make a deposit -- called a "defined contribution" -- into your health-savings account. You can add other funds, such as a contribution from a spouse's employer or your own money, to pay for a policy you choose from the site.

Individual consumers can also use the site to compare policies. It opened in August with small businesses, and large employers will join in 2011.

State economic officials believe empowering individuals to buy their own policies will drive costs down, as insurers compete for your business.

Critics are skeptical, and want more safeguards for consumers, such as controls on costs. They also fear the Utah Health Exchange might lead more employers to stop offering workplace plans.

» Visit the Utah Health Exchange here.

» Read a critique of the Utah Health Exchange by the Utah Health Policy Project, a group that supports national reform.

» For previous Salt Lake Tribune stories:

Health exchange goes live Aug. 19

Health exchange "open for business"

http://www.sltrib.com/health_ci_13247056

9/22/2009
Utah's reform plan

NetCare and the Utah Health Exchange were both developed through the work of Utah's Health Reform Task Force, part of what it sees as a 10-year effort.

Here's an overview of Utah's strategy, by Norman Thurston at the Utah Department of Health, written for the Center for Public Policy and Administration at the University of Utah.

And here's a story about the health care reform bills passed by the 2009 Utah Legislature.

Other programs that help you get insured

NetCare and the Utah Health Exchange join the state's previous efforts to help Utahns get coverage.

UPP -- or Utah Premium Partnership for Health Insurance

UPP will help you pay your monthly premiums if you have been uninsured and decide to enroll in your employer's health insurance plan. There are rules for who qualifies, based on family size, income, and whether your employer's plan meets basic guidelines.

If you or your dependents qualify, UPP will reimburse you up to $150 per adult and up to $100 per child in the family -- every month.

As of July 1, if you get approved for help from UPP, that will be a "qualifying event" that allows you to join your employer's plan without waiting for the usual open enrollment period.

For more information call 1-888-222-2542 or visit UPP online.

CHIP

The Children's Health Insurance Program provides health insurance for the uninsured children of families who qualify under income guidelines. Thanks to a funding commitment by Utah lawmakers, CHIP is always open for enrollment. As of Aug. 1, it was covering 39,948 Utah children.

For more information, call 1-877-KIDS-NOW or visit CHIP online.

Medicaid

Medicaid, run on federal and state dollars, provides medical care to low-income families, children, pregnant women, and disabled and elderly individuals. For a comprehensive list of services, including where and how to apply, visit this resource page.

Primary Care Network

PCN is a basic health plan offered by the Utah Department of Health to provide adults with services from a primary care providers. There are rules for who qualifies, based on family size and income. As of Sept. 1, enrollment was closed. Learn about the program and watch for the next enrollment period here.

Utah's Health Care Safety Net

Health care providers who participate in the safety net deliver care at a discount or at affordable rates, and many accept the public insurance programs Medicaid, CHIP, and PCN. Providers and more information is available here.

HIPUtah

The Utah Comprehensive Health Insurance Pool (HIPUtah) provides coverage to people with serious medical conditions, such as cancer, diabetes, heart disease, and other chronic illnesses, that have left them unable to buy a private insurance policy at any price. Premiums are calculated based on age and deductible options, and can exceed $700 a month. For more information, visit HIPUtah online.

Tips from state insurance experts

Here's a tip sheet from the Utah Department of Insurance on staying insured after a layoff, and other tips for shopping for health insurance.

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