

## **Law and Order: May 2009 Edition**

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### **State: Utah Passes Legislation on the Road to Health Care Reform**

Utah Legislators have passed H. B. 188, a bill which amended the Insurance Code and the Governor's Office of Economic Development Code to expand access to the health insurance market, increase market flexibility, and provide greater transparency in the health insurance market.

Some of the changes in the legislation include requiring insurers who offer health benefit plans on the Internet to provide greater transparency and disclose information about the plan benefits, provider networks, wellness programs, claim payment practices, and solvency ratings; requiring the Insurance Department to include in its annual market report a summary of the types of plans sold through the Internet portal, including market penetration of mandate lite products; and allowing insurers to offer lower cost health insurance products that do not include certain state mandates in the individual market, the small employer group market, and in the conversion market.

The legislation also creates the Utah NetCare Plan, a low cost health benefit plan as an alternative to current federal COBRA, state mini-COBRA, and conversion products. The Utah Health Policy Project, a group advocating comprehensive health care coverage, states on its web site that it does not consider H.B. 188 to be comprehensive, but supports the legislation as "a foundation for broader reforms," and may bring changes to "Utah's faltering health care payment and delivery systems."