



The Salt Lake Tribune

TUESDAY, September 22, 2009

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- Health Department wants people to vaccinate now against seasonal flu
- Dentists: Reduced Medicaid payments threatening practices
- H1N1 vaccines expected in Utah mid-October
- Herbert frets over federal health plans
- Wyoming hospital may get Utah MDs to Rock Springs
- Shurtleff fires at Bennett for applauding Obama
- FDA committee recommends boys and men get HPV vaccine
- Utah ranks 21st for depression
- Low-cost clinic in Midvale brings need for eye care into focus
- Salt Lake City officials plan collection for unused medications
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- China to approve one-dose H1N1 vaccines
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- Bennett battling to get into health reform debate
- Hatch hammers health reform in weekly GOP address
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- Breast cancer spread ups return risk
- The chain of life: Kidney exchange pools doctors, donors, recipients
- Utah Health Exchange goes live Aug. 19
- 28 sickened by beef sent to 4 states, including Utah
- Feds announce H1N1 flu guidelines for schools
- Another Utah death linked to H1N1 flu
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- House panel OKs sweeping health care bill
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- Utah schools on alert for H1N1 flu
- IV tube chemical linked to preemies' liver woes

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

By Sheila R. McCann
The Salt Lake Tribune

Updated: 09/04/2009 01:51:52 PM MDT

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.

Health care reform: What Obama wants

Starting point: Where Republicans, Democrats agree

Up for debate: Where the two parties clash

Just plain wrong: The myths of health care reform

Speaking to seniors: What reform may mean for Medicare

Where things stand: A reform timeline

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

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 their 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'](#)

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Kelly and Steve Moynahan, with their daughter Meghan, 2.... (File photo / The Salt Lake Tribune)

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What's at stake in Utah

» Uninsured Utahns

In 2008, 10.7 percent of the state's population - or nearly 300,000 residents - were uninsured, according to the latest estimate by the Utah Department of Health.

Since 2001, Utah's uninsured population has grown at an average annual rate of 5.9 percent - more than double the rate of the state's overall population growth of 2.8 percent for the same period, the department says.

» Increasing premiums

Utah families have seen their private insurance premiums nearly double between 2000 and 2009, while the state's median wage increased about 22 percent, according to an August report by Families USA.

The Utah employer's average annual share of family premiums was \$4,861 in 2000, and it rose 97 percent to \$9,594 in 2009, the report notes.

It is based on data from the U.S. Census and the U.S. Department of Health and Human Services.

NETFLIX

Rent Movies From Netflix

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- U.S. calls for volunteers to test H1N1 shots
- Global health officials ponder how to slow H1N1 flu spread
- Utah County infant receives hypothermia treatment
- H1N1 hospitalized cases still declining in Utah
- Utah researchers link 'heart healthy' diet, brain function
- Report: 58K Utahns will lose insurance by 2010
- Fitness: How do you get rid of belly fat?
- New tower opens at Davis Hospital
- Technology speeds attack on heart attack
- Senate panel OKs health-care reform bill
- Study: 1918 flu survivors seem immune to swine flu
- Study: Cutting calories extends life
- Utah's environmental, health data linked online
- H1N1 swine flu infections cancel blood drives
- Utah officials want residents to 'fight the bite'
- Health officials: Look out for home-prepared foods in Logan
- H1N1 swine flu outbreak slowing in Utah
- Utah children least obese, but that could change
- Obama: Utah's Intermountain is a model for health care
- Utah health clinics get a share of federal recovery money
- FDA weighs options to reduce painkiller overdoses
- Nearly 90 major medical mistakes logged at Utah hospitals in 2008
- Health budget cuts kill CPR for Utah students, other programs
- West Nile virus found in Utah County mosquitoes
- Good Housekeeping Reports: How to lose belly fat and improve your health
- Two more Utah deaths tied to H1N1 swine flu
- Effort to aid uninsured with H1N1 hits snag
- Study: Bad medical test results often don't reach patients
- State offering free Tamiflu to some uninsured
- Utah health officials won't immediately report flu deaths
- Cuts to Utah disabilities services may get worse
- Utah health officials warn swine flu risk serious; H1N1 death toll hits 8
- Utah transplant doctor, thriving with a new liver, races to help others
- Hospital defends actions in care of Utah flu victim
- Salt Lake Valley E.R.s overrun with patients reporting flulike symptoms
- Hatch opposes FDA regulating tobacco
- Utah's summer camps fighting H1N1 swine flu
- Utah hospitals cleaning up a nagging problem
- Addicts more likely to end up ICU
- SuperSherpas Expedition: Everest-compatible

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.



Jennifer Thomas, holding her medical bills, got help from Utah's Premium Partnership for Health Insurance. Read her [story](#). (File photo / The Salt Lake Tribune)

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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