



# The Utah Business Group on Health

*Businesses for Affordable, Financially Sustainable Health Care Coverage*

## Mission of Utah Business Group on Health

The Utah Business Group on Health (UBGH) is dedicated to finding systemic and financially sustainable solutions to the small business health care coverage crisis.

We believe health system reform must start with Utah's small business owners and their employees because their economic success increasingly depends on access to affordable coverage. Hosted by the Utah Health Policy Project, the UBGH provides its members with credible, concise information, forums for the exchange of ideas, and a strong voice in policy debates around rising health care costs. If we are serious about economic development in Utah, we will show bold leadership in health system reform, starting with small businesses.

## 2007 Policy Agenda

For more than a decade health policy in Utah has languished under misguided principles. The result? A decade of increasing costs, diminishing quality, and rapidly rising numbers of uninsured. Businesses, too, are feeling the pinch. Health benefit costs are increasing by double digits each year, making it impossible for many small businesses to cope. Gimmicks and band aids (like Health Savings Accounts) that fail to bring affordable, sustainable health care reform are no longer an option.

The UBGH will be working to bring systemic change to health care financing in the state that will control cost and deliver high quality health care to all Utahns. In conjunction with U-SHARE (see inset), UBGH will work on strengthening the Utah Health Exchange and making sure it is affordable and business friendly.

## Todd's Story

*We're a small company, and since we've been operating, health costs seem to go up about 20% each year. We're left with a tough decision... either keep providing health insurance as it is, or reduce the coverage.*



Todd Swensen, Word Assembly

## FREQUENTLY ASKED QUESTIONS

### Why is UBGH Needed Now?

Utah is poised to be the next state to tackle health reform. The UBGH is needed to make sure proposed reforms are business friendly. Double digit increases in insurance premiums are threatening the competitiveness of Utah businesses and forcing employers to drop coverage. Some are shifting costs to workers, while others are thinning out the benefit package. Over the last decade employee premiums in Utah grew 50% faster than in the U.S. Utah's entrepreneurs should not be forced to choose between covering their workers and competing in a global economy.

### Utah Premiums Paid by Workers Rising 5x Faster than Wages (2000-2004)

	Change in average insurance premium	Change in Average Earnings
Utah	66.3%	13.2%
U.S.	35.9%	12.4%

*Source: The Lewin Group for Families USA, 2004*

### What is U-SHARE...how does it relate to UBGH?

UHPP is forming a big-tent coalition called U-SHARE (Utahns for Sustainable Health REform) to make sure that the upcoming health reforms are affordable for all. The *Exchange* will be the mechanism for leveraging employer premiums and connecting individuals to affordable insurance products. The acronym "share" is chosen to emphasize that responsibility for financing the reforms must be shared among individuals, employers, and government. UBGH is the small business caucus of U-SHARE.

### Principles for Small Business Health Reform

Any solution for health financing must be business friendly, high quality, affordable, and sustainable. Read our *Guiding Principles for Health Reform* (on reverse) to understand how we get there.

### How can I learn more?

Visit [www.healthpolicyproject.org](http://www.healthpolicyproject.org). There you can sign up for updates or get involved in UBGH activities. *Feel free to call (801) 433-2299 or send email to elizabeth@healthpolicyproject.org.*