

# Utah's Health Reform Experience



*Successful State-based Exchanges*

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# A Vision for Reform

- “Our health system reform efforts have been targeted to respond to Utah’s unique business and demographic needs.” - *Governor Gary R. Herbert*





# An Important Caveat

- Warning: In order to meet printing timelines, this document was prepared before the Supreme Court decision was announced
- Depending on the result of that announcement, some of the content may be adjusted during the actual presentation



# Utah's Experience - Key Points

- Our Market-based Vision
- Developing & Managing an Exchange
- Complications from the Federal Law
- The Interaction with our Medicaid System
- Where do we think we might go from here?



# Our Market-based Concept

- Focus on Small Business
  - Pre-Tax, Defined Contribution Program
- Developing a “Technology Backbone”
- What about Individuals and Public Programs?



# Developing & Managing an Exchange

- Focus: Facilitate Private Markets
  - Insurance Companies
  - Technology Companies
  - Sales Opportunities
- Identifying Private Solutions
- Respecting Existing Private Sector Roles
- How to Create Value



# Status Update

- Enrollment - Almost 7,000 people
- 30% of employers did not previously offer a health benefit
- Renewals - Over 90% of eligible employers renew
- What about rates?



# Complications from the Federal Law

- Difference in Vision
  - Massive Expansion of Public Programs
  - Medicaid & Premium Tax Credits
- Technology Expectations
- Uncertainty and Lack of Answers
- Operational Costs





# Interaction with Medicaid

- State Expectations - Pre-screening & referral
- Federal Expectations - Integrated Service Model (No Wrong Door/Just One Door)



# Now What?

- Impact of Supreme Court Decision
- Waiting for the 2012 Election Results