



News Release

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New Program Helps Uninsured Participate In Their Employer's Health Plan

Utah's Premium Partnership for Health Insurance (UPP) gives rebates to qualified individuals for monthly health insurance premiums

(Salt Lake City, UT) - The Utah Department of Health (UDOH) today announced a new health insurance program, UPP (pronounced "up"), which was created to help uninsured Utahns take advantage of employer-sponsored health insurance. UPP (Utah's Premium Partnership for Health Insurance) helps working individuals pay their monthly health insurance premiums. If an employee's company offers health insurance, qualified individuals and families may receive up to \$150 per adult each month from UPP to help cover their monthly premium payment. Qualified families can also receive up to \$100 per child each month.

There are approximately 292,800 uninsured individuals in Utah (2005 Utah Health Status Survey, UDOH). Of that number, 59 percent cite the cost of health insurance as a reason they lack coverage. In an effort to increase the number of insured Utah citizens, UPP has been designed as a more affordable way to help more Utahns participate in employer health plans.

"I consider UPP a wonderful new opportunity for the citizens of Utah who have not been able to afford health insurance. Thanks to a partnership between employees, employers and the Utah Department of Health, they will now be able to receive some financial assistance to purchase private health insurance policies at work," said Dr. David Sundwall, executive director, UDOH. There are about 34,000 Utah adults working full time who could be covered under their employer health plans if they felt they could better afford the monthly premium payment (2005 Utah Health Status Survey, UDOH).

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Government officials, including Governor Jon Huntsman, Jr., see the launch of UPP as a crucial step in lowering the number of uninsured Utah citizens. "This program is critical for many Utahns unable to afford health insurance premiums despite their best efforts to provide for themselves and their families," Governor Huntsman said. "This is one way we can decrease the number of uninsured individuals."

UPP replaces "Covered at Work," an earlier program created to reach working individuals. Participation in Covered at Work was hampered by the low reimbursements to adults. UPP significantly expands the rebates thanks to funding provided by House Bill 276, whose chief sponsor was Representative Kory Holdaway. For those who qualify, UPP provides a significant monthly rebate for health insurance premiums and has been restructured to accommodate both adults and children.

In order to qualify for UPP, individuals must:

- Not currently have health insurance
- Be able to enroll in an employer's health plan
- Be a U.S. citizen or legal resident
- Meet specific household income guidelines

If qualifying criteria is met, the employee can be reimbursed up to \$150 per adult and \$100 per child every month to help pay health insurance premiums. Qualified children have options for dental coverage.

A 2004 MEPS (Medical Expenditure Panel Survey) study of employer-sponsored health insurance in Utah found that the total monthly insurance premium for family coverage was an average of \$721. On average, Utah employers pay 72 percent of the total monthly insurance premium costs.

Insurance brokers and consultants are also excited about this option for working families and individuals. When uninsured individuals are deciding whether to sign up for their employer's

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health plan, brokers and consultants can now suggest enrolling with UPP as a way to help the costs be more affordable.

To learn more about UPP, or to determine if you or your family qualify, please visit www.health.utah.gov/upp or call 1-888-222-2542. To learn more about how your company can help employees take advantage of UPP, please visit the Web site or call the number mentioned above.

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The mission of the Utah Department of Health is to protect the public's health through preventing avoidable illness, injury, disability and premature death, assuring access to affordable, quality health care, and promoting healthy lifestyles.