2027 **INDIVIDUAL & FAMILY** PLANS

CHERI DAY

Senior Account Executive

broker.support@hsc.utah.edu

HEALTH PLANS
UNIVERSITY OF UTAH

MISSION

U of U Health Plans is committed to enhancing the member experience, improving the quality of care, strengthening the health of populations, and reducing the cost of care.

Disclaimer: all individual plan details pend state approval

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

PLANS WE OFFER

We currently serve members throughout the Mountain West, specializing in health plan administration for medical, behavioral health, and pharmacy benefits. We support fully insured and self-funded employer groups, individuals and families, as well as CHIP and Medicaid programs.

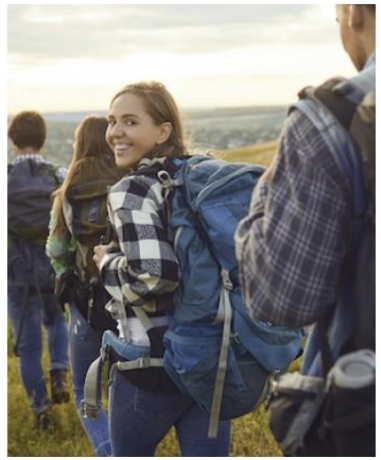
INDIVIDUAL AND FAMILY

HEALTHY U CHIP

BUSINESSES

HEALTHY U & HEALTH CHOICE MEDICAID

HEALTHY U BEHAVIORAL



HEALTHY U INTEGRATED

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

OFFERINGS BY SIZE & NETWORKS

SUBSCRIBER #	RECOMMENDED FUNDNG
1+	CHOICE - Custom Health Option and Individual Care Expense Arrangement. (Formerly ICHRA)
1+	Individual and Family Plans
10-50	Level-Funded
50-75	Level-Funded or Fully Insured
75+	Fully Insured
100+	Self-Insured

HEALTH SYSTEM	U HEALTH PLUS (Ind Only)	HEALTHY PREMIER (Ind & Group)	HEALTHY PREFERRED (Group Only)
University of Utah Health	☑	☑	☑
MountainStar Healthcare		☑	☑
Primary Children's Hospital	☑	☑	☑
Shriners Children's	☑	☑	☑
Community Clinics & Providers	☑	☑	☑
CommonSpirit Health	☑	☑	
Rural Intermountain Health (and Independent Hospitals)		☑	

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

LET'S TALK ABOUT
OUR INDIVIDUAL PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

THE MYTH **VS. REALITY**

MYTH

Choosing University of Utah Health Plans means you must receive care only from University of Utah facilities and providers.

REALITY

UUHP plans provide access to thousands of providers, dozens of hospitals, and community-based care options throughout the state.

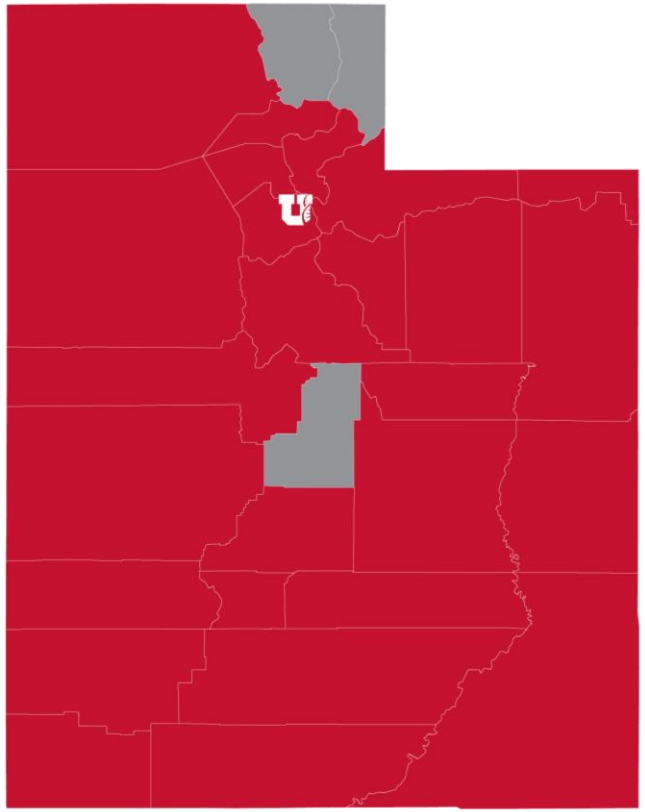
© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

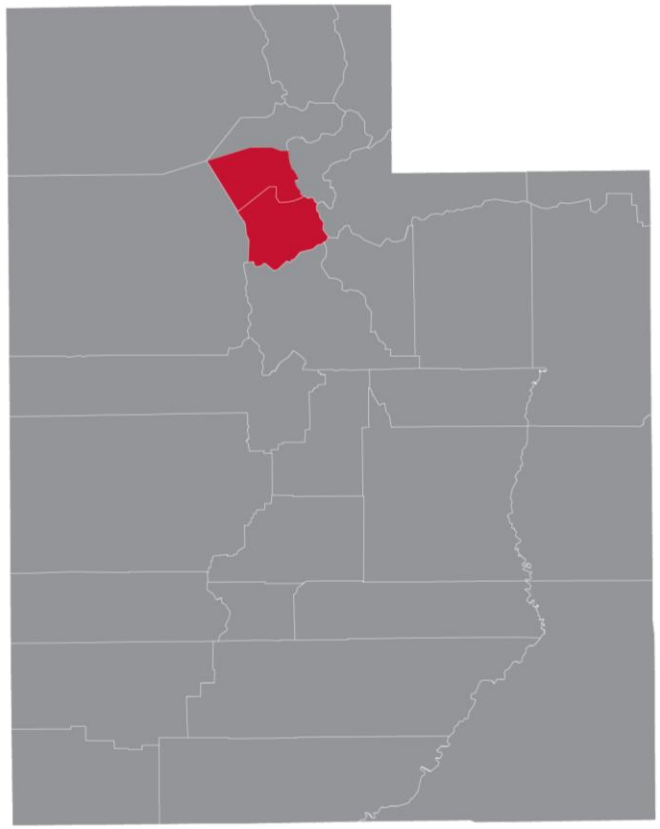
OUR **NETWORK**

TWO NETWORKS TO CHOOSE FROM

HEALTHYPREMIER



UHEALTHPLUS



© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

HEALTHY PREMIER NETWORK

BY UTAH FOR UTAH

© UNIVERSITY OF UTAH HEALTH PLANS

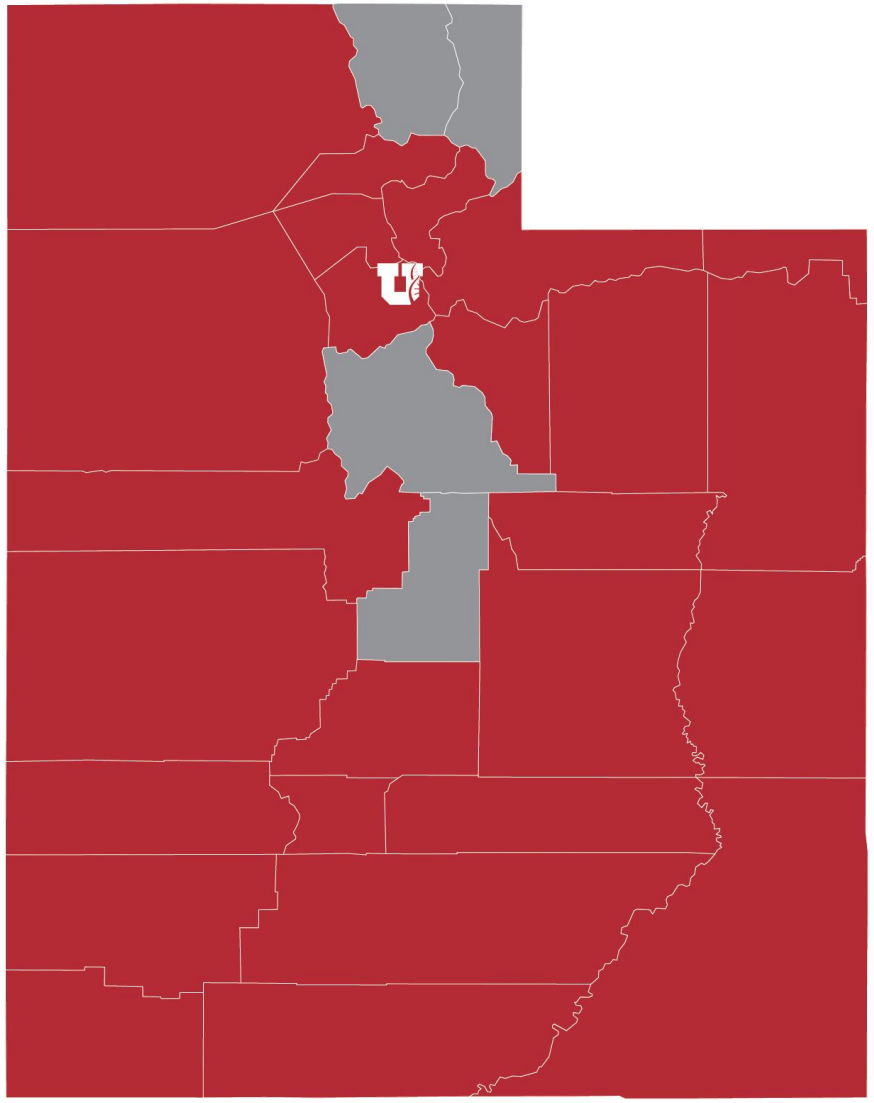
HEALTH PLANS
UNIVERSITY OF UTAH

HEALTHY PREMIER MAP & PROVIDER COUNTS

Healthy Premier offers the broadest provider access for Marketplace Individual & Family Plans (& Group Plans), maximizing member choice and geographic coverage.

PROVIDER NETWORK COUNTS

- **53** Hospitals
- **5,164** Mental Health
- **119** Urgent Cares
- **20,576** Providers



BY UTAH FOR UTAH

© UNIVERSITY OF UTAH HEALTH PLANS

OUR **HEALTHY PREMIER PROVIDERS**

ALL COUNTIES IN UTAH EXCEPT RICH, CACHE, SANPETE & UTAH

HEALTH
UNIVERSITY OF UTAH

MOUNTAINSTAR
Medical Group

CommonSpirit

© UNIVERSITY OF UTAH HEALTH PLANS

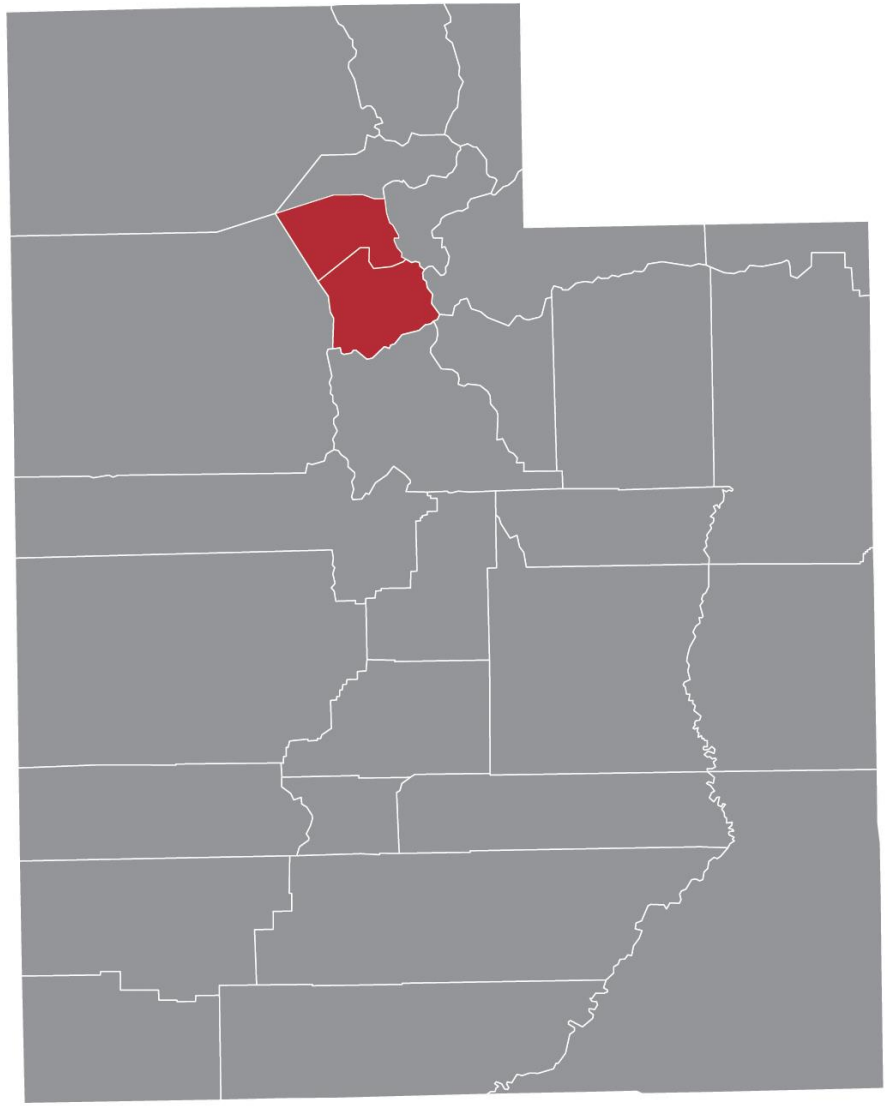
HEALTH PLANS
UNIVERSITY OF UTAH

U HEALTH PLUS NETWORK

© UNIVERSITY OF UTAH HEALTH PLANS

U HEALTH PLUS MAP & PROVIDER COUNTS

U Health Plus is designed as a narrow network available in Salt Lake & Davis Counties. Comprised of U Health, CommonSpirit & thousands of providers.



PROVIDER NETWORK COUNTS

- **10** Hospitals
- **2,408** Mental Health
- **31** Urgent Cares
- **8,731** Providers

BY UTAH FOR UTAH

© UNIVERSITY OF UTAH HEALTH PLANS

OUR **U HEALTH PLUS PROVIDERS**

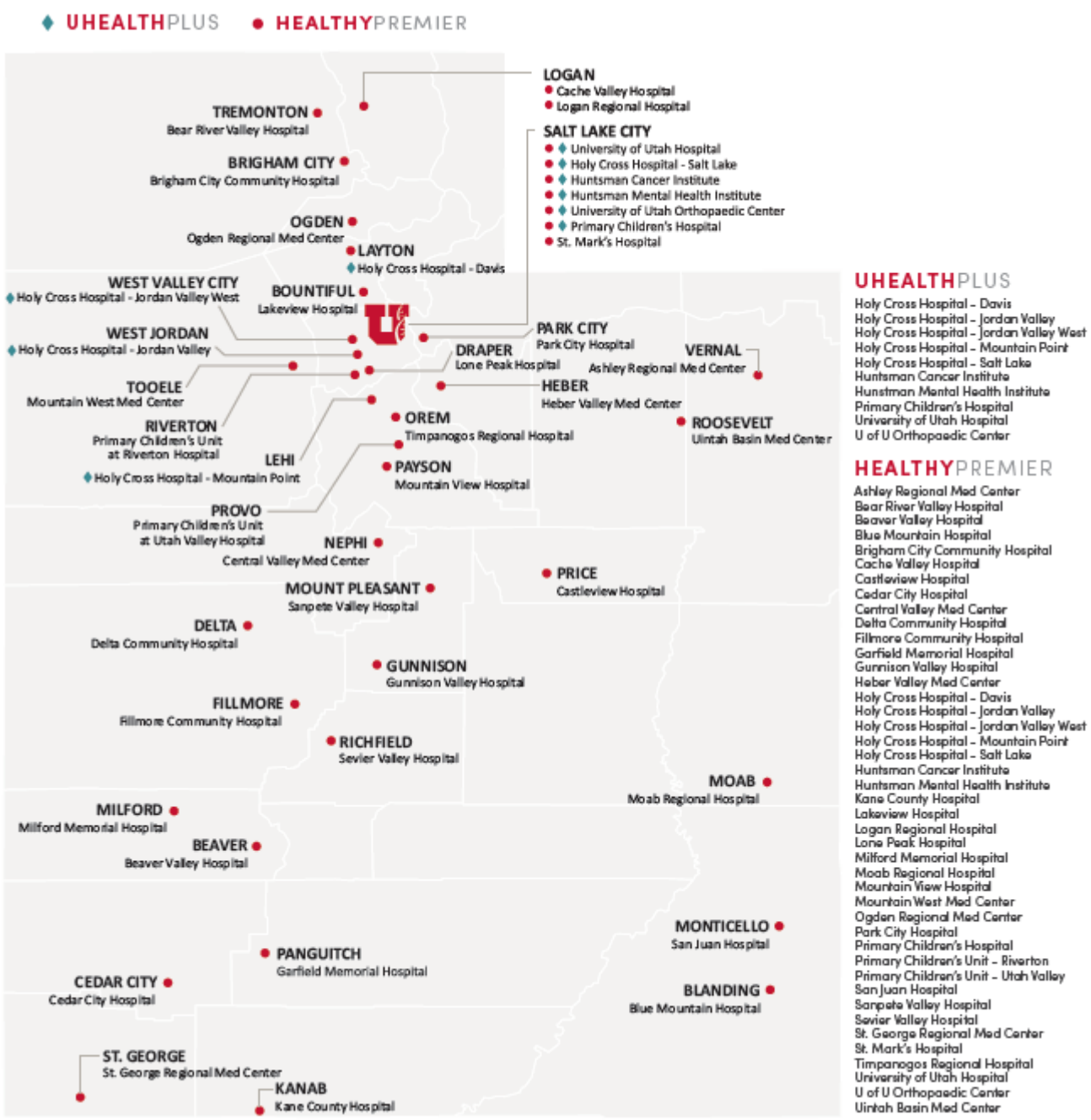
FOR MEMBERS LIVING IN DAVIS OR SALT LAKE COUNTY

HEALTH
UNIVERSITY OF UTAH

CommonSpirit

HEALTH PLANS
UNIVERSITY OF UTAH

HOSPITAL MAP



UHEALTHPLUS

Holy Cross Hospital – Davis
Holy Cross Hospital – Jordan Valley
Holy Cross Hospital – Jordan Valley West
Holy Cross Hospital – Mountain Point
Holy Cross Hospital – Salt Lake
Huntsman Cancer Institute
Hunstman Mental Health Institute
Primary Children's Hospital
University of Utah Hospital
U of U Orthopaedic Center

HEALTHYPREMIER

Ashley Regional Med Center
Bear River Valley Hospital
Beaver Valley Hospital
Blue Mountain Hospital
Brigham City Community Hospital
Cache Valley Hospital
Castleview Hospital
Cedar City Hospital
Central Valley Med Center
Delta Community Hospital
Fillmore Community Hospital
Garfield Memorial Hospital
Gunnison Valley Hospital
Heber Valley Med Center
Holy Cross Hospital – Davis
Holy Cross Hospital – Jordan Valley
Holy Cross Hospital – Jordan Valley West
Holy Cross Hospital – Mountain Point
Holy Cross Hospital – Salt Lake
Huntsman Cancer Institute
Huntsman Mental Health Institute
Kane County Hospital
Lakeview Hospital
Logan Regional Hospital
Lone Peak Hospital
Milford Memorial Hospital
Moab Regional Hospital
Mountain View Hospital
Mountain West Med Center
Ogden Regional Med Center
Park City Hospital
Primary Children's Hospital
Primary Children's Unit – Riverton
Primary Children's Unit – Utah Valley
San Juan Hospital
Sanpete Valley Hospital
Sevier Valley Hospital
St. George Regional Med Center
St. Mark's Hospital
Timpanogos Regional Hospital
University of Utah Hospital
U of U Orthopaedic Center
Uintah Basin Med Center

Members Have Access To Care Through A Broad Network Of Trusted Providers.

- ✓ Granger Medical Clinics
- ✓ Foothill Family Clinic
- ✓ Tanner Clinic
- ✓ Revere Health
- ✓ Premier Family Medical
- ✓ Community Health Centers

Extensive provider network beyond those listed

HEALTH UNIVERSITY OF UTAH

MOUNTAINSTAR Healthcare

CommonSpirit

KEY **TAKEAWAYS**

PROVIDER MYTH VS REALITY

- Choice: Network options for different needs.
- Access: Broad provider and hospital coverage across Utah.
- Reality: Members are not limited to University of Utah providers.

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

OUR **PLANS**

COPAY, STANDARD, & HSA PLANS

HEALTHYPREMIER

- **Bronze $0 Med Deductible-Off** 💰
- **Bronze HSA** 💰
- **Expanded Bronze Standard** 💰
- **Silver Copay / Silver Standard**
- **Silver Elect Copay – Off**
- **Gold Copay / Gold Standard**

UHEALTHPLUS

- **Bronze** 💰 (✅ 🤱 🚑)
- **Expanded Bronze Standard** 💰
- **Silver** (✅ 🤱 🚑)
- **Silver Standard**
- **Gold** (✅ 🤱 🚑)
- **Gold Standard**

💰 HSA Eligible ✅ $0 Copay 🤱 PCP & Mental Health OV 🚑 Urgent Care

***REFERRALS NOT REQUIRED TO SEE A SPECIALIST ***

2027 $0 MED DEDUCTIBLE PLAN

HEALTHY PREMIER BRONZE $0 MEDICAL DEDUCTIBLE (OFF-EX ONLY)

ANNUAL DEDUCTIBLE

Individual/Family

$0/0

Rx DEDUCTIBLE

Individual/Family

$5,000/$10,000

ANNUAL OOP MAX

Individual/Family

$10,500/$21,000

OFFICE VISIT COPAY

Primary, Urgent, Mental

$25 Copay

© UNIVERSITY OF UTAH HEALTH PLANS

COMPREHENSIVE BENEFITS

BENEFITS	US	THEM
Outpatient Care	★	★
Emergency Care	★	★
Hospitalization	★	★
Pregnancy, Maternity + Newborn Care	★	★
Mental Health + Substance Use Disorder Services	★	★
Prescription Drugs	★	★
Rehabilitative + Habilitative Services	★	★
Laboratory Services	★	★
Preventive + Wellness Services	★	★
Pediatric Services	★	★
Adult Eye Exams (Including Refraction)	★	
Sleep Studies	★	
CPAPs	★	
Mobility Aids (Wheelchairs, Walkers, Canes)	★	
Allergy Testing	★	
Prosthetics	★	

All of our plans cover more than just the 10 essential health benefits required by the ACA.

Prior Auth Required for Select Benefits

HEALTH PLANS
UNIVERSITY OF UTAH

© UNIVERSITY OF UTAH HEALTH PLANS

PREVENTIVE CARE SERVICES

COVERED AT 100%

- Well Child Visits
- Adult Wellness Visits
- Routine Eye Exams
- Flu Shots
- Colon Cancer Screening*
- Pap Test
- Breast Cancer Screening
- Cholesterol Screening

* Includes both screening and diagnostic colonoscopies.

Call member services with benefit questions at 801-213-4111

HEALTH PLANS
UNIVERSITY OF UTAH

MEMBER **INCENTIVES**

HEALTH SCREENINGS THAT GIVE BACK!

FLU SHOT - $50

Who: All ages
When: 8/1/26 -12/31/26

PREVENTIVE VISIT - $50

Who: All members 18+
When: 2027 calendar year

WELL CHILD VISIT - $50

Who: Kids age 3-17
When: 2027 calendar year

BREAST CANCER SCREENING - $50

Who: Women age 40+
When: 2027 calendar year

uhealthplan.utah.edu/individual/incentives

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

TELEHEALTH BENEFITS

URGENT CARE, MEDICAL, AND BEHAVIORAL HEALTH W/MDLIVE

TRADITIONAL

Medical

$0 – Covered at 100%

Behavioral

$30 until deductible
met then coinsurance

HIGH DEDUCTIBLE

Medical

$0 – Covered at 100%

Behavioral

$55+ until deductible
met then coinsurance

FOR MORE INFORMATION: Mdlive.com/uhealthplans | 844.475.2050

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

WHERE CARE MEETS COURAGE.

We are here to help when you're in crisis.

FOR ALL:
Call, text, or chat 988
If you or a loved one is experiencing a mental health crisis, **call, text, or chat 988** Suicide and Crisis Lifeline. Staffed in Utah by Huntsman Mental Health Institute experts, 988 is a confidential, no-cost service available to **anyone 24/7/365**.

FOR ADULTS:
Walk in for crisis care
Visit the Mental Health Crisis Care Center at
955 W 3300 S, South Salt Lake, UT, open **24/7/365**.

FOR YOUTH:
Reach out to our youth crisis services
Visit ***SafeUT.org*** to chat and submit a tip online, download the SafeUT app, or call our youth crisis care team at **801.587.7988**.

Opening Summer 2025!
Youth walk-in crisis care at Huntsman Mental Health Institute's Main Hospital, 501 Chipeta Way, SLC, UT

Crisis care is backed by a full spectrum of services:

- Inpatient psychiatric care for children, teens, and adults
- Day treatment programs for youth and older adults
- Intensive outpatient programs for mental health and addiction
- Integrated mental and primary care through collaborative care
- Substance use disorder treatment
- Residential treatment for youth
- Comprehensive assessment and treatment for youth and young adults
- Specialized care for maternal mental health, autism, geriatric

FOR OUTPATIENT APPOINTMENTS

- ✓ **Downtown Behavioral Health Clinic – 801.585.1212**
- ✓ **Farmington Behavioral Health Clinic - 801.213.3770**
- ✓ **Park City Behavioral Health Clinic - 435.658.9998**
- ✓ **Recovery Clinic - 801.585.1575**

HUNTSMAN MENTAL HEALTH INSTITUTE | 801.583.2500
501 Chipeta Way, Salt Lake City, UT 84108 | healthcare.utah.edu/hmhi

AI/AN PLANS BY UTAH FOR UTAH

SUPPORTING NATIVE AMERICAN COMMUNITIES THROUGH ACA PLANS

ZERO COST SHARING

For incomes between 100% and 300% of the Federal Poverty Level.

No out-of-pocket member responsibility like deductibles, copayments, or coinsurance.

LIMITED COST SHARING

For those who don't qualify for a zero-cost sharing plan.

Available to ALL Tribal members at any metal level regardless of income or eligibility for premium tax credits.

MEMBER PORTAL

uuhip.healthtrioconnect.com

KEY **TAKEAWAYS**

- ALL U plans cover services beyond required EHB.
- Low Therapy Costs. UUHP Matches PT, OT & ST Costs w/ PCP Visit
- All Bronze plans On & Off Ex are HSA eligible
- UHP Plans includes $0 PCP, Mental Health & UC copays-select plans
- No specialist referrals required with U plans

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

PHARMACY BENEFITS

RETAIL, MEDICAL, AND SPECIALTY PHARMACY

1. **Alignment** across medical & retail pharmacy benefits
2. **Patient Assistance Programs** that offer built-in savings
3. **Special Maintenance Benefit** for Bronze HSA plan
4. **90 Day Mail Order - 2 Copay** for Tier 1, 2 & ACA meds

© UNIVERSITY OF UTAH HEALTH PLANS

Pharmacy Customer Service 855-869-4769

ACA **PREVENTIVE DRUGS**

2027 DRUG CATEGORY LIST

Certain prescription drugs are considered preventive under the Affordable Care Act (ACA) and are covered at no cost to the member. Some limits may apply.

- Aspirin
- Birth Control
- Bowel Prep
- Breast Cancer Risk Reduction
- Cholesterol Medications
- Fluoride Supplements
- Folic Acid Supplements
- Prevention of HIV (PrEP)
- Smoking Cessation
- Vaccines

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

PREMIER BRONZE HSA **SPECIAL MAINTENANCE**

2027 DRUG CATEGORY LIST

Each category below includes specific drugs and devices. Members should verify with their plan if a generic version of the drug must be tried before filling a brand-name version.

- Antidepressants
- Blood glucose monitor
- Bone Health
- Cardiovascular
- Cholesterol
- Continuous glucose monitor
- Diabetic medications
- Diabetic supplies
- Diabetic test strips
- Respiratory medications

HEALTH PLANS
UNIVERSITY OF UTAH

PHARMACY KEY **TAKEAWAYS**

- **In-House PBM** to control costs.
- **Built-In Savings** w/Patient assistance on high-cost meds.
- **ACA Preventive**: Over **500 essential medications** covered 100%
- **HSA** Special Maintenance Drug List for chronic condition mgmt.

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

AGENT AUTH/ID PROOFING

2 NEW REQUIREMENTS

1. Agent Authorization

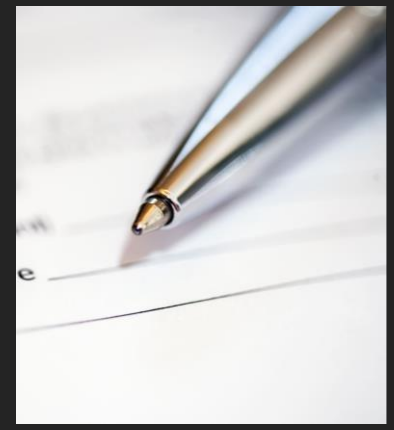
Before making any changes to, accessing, or submitting an application, agents must obtain a signed Agent Authorization from the consumer.

Important: Agent Authorization is a new requirement and is different from Consumer Consent which is still required.

2. ID Proofing

Certain consumers required to complete identity verification before enrollment can be finalized if considered “high risk”. Examples may include:

- ✓ **Enrollment into a new plan with a net premium below $30 per month**
- ✓ **Adding or changing an agent/broker**
- ✓ **Moving to a new state**
- ✓ **New enrollments**



NEW **ITEMS FOR 2027**

2027 Changes

Pulling Out of Utah County

Low Therapy Costs. UUHP Will Match PT, OT & ST Costs w/ PCP Visit

Minor Benefit Changes: Deductible, Copay, OOP

Agent Auth in Addition to Consent

2027 Open Enrollment Period

- Nov 1: Open Enrollment Opens
- Dec 15: Deadline for Jan 1 Coverage
- Jan 15: Open Enrollment Ends
- Feb 1: Coverage Begins (Dec 16-Jan 15 enrollments)

MARKET **RATE CHANGES**

BY METAL LEVEL

Gold	Silver	Bronze
Weighted Avg – 26.5%	**Weighted Avg – 33.5%**	**Weighted Avg – 10.2%**
Min Increase - Max Increase	Min Increase - Max Increase	Min Increase - Max Increase
Range: 21.3%-26.9%	Range: 28.1%-34.0%	Range: 9.0%-14.0%

Weighted Average = Average increase based on actual enrollment distribution

HEALTH PLANS
UNIVERSITY OF UTAH

WHAT MAKES US **DIFFERENT?**

HEALTH PLANS
UNIVERSITY OF UTAH

OUR **CUSTOMER SERVICE** ROCKS!

Our members consistently rate us 5 stars for enrollee experience! After-call surveys show our customer service team earns 4.42 stars!

3 SECONDS
AVERAGE CALL WAIT TIME
(Benchmark 30 seconds)

8 DAY
AVERAGE CLAIM TURN-AROUND TIME
(Benchmark 14 days)

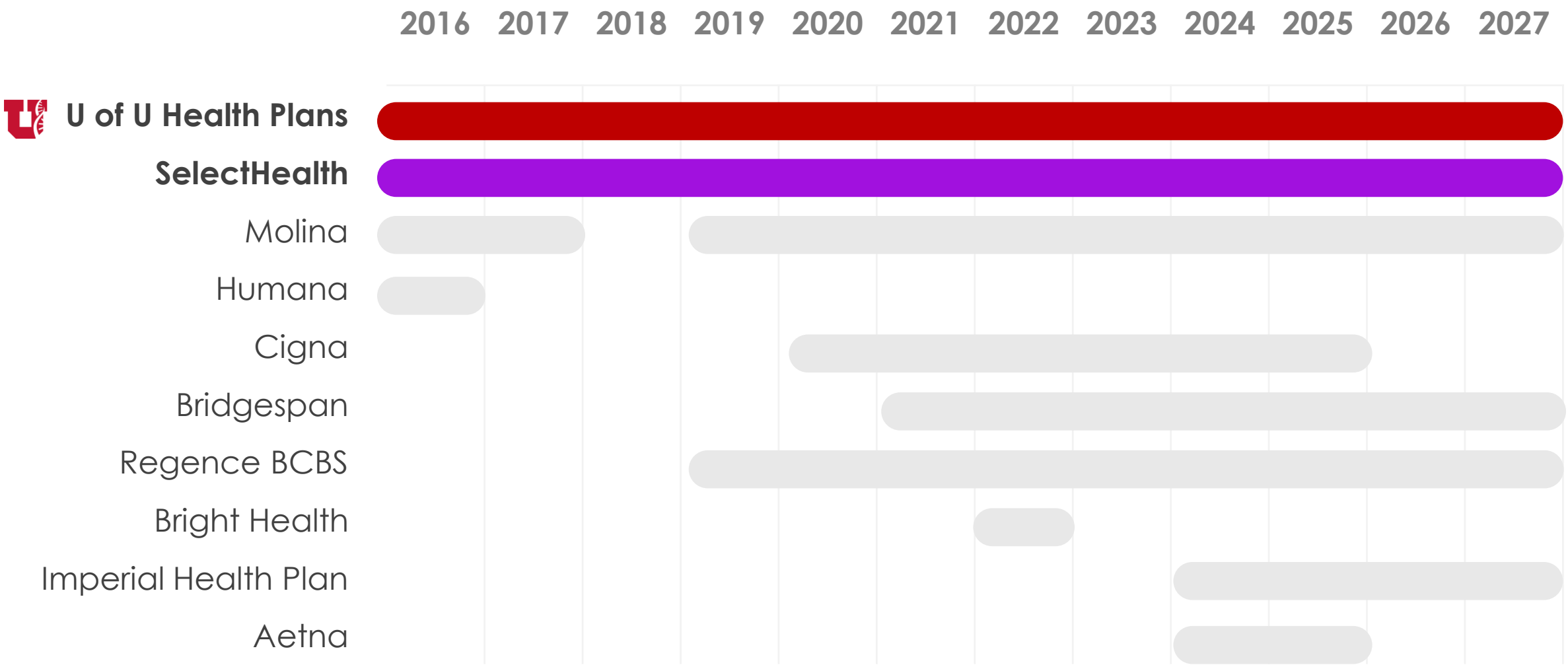
98%
PHONE AUDIT ACCURACY
(Benchmark 90%)

© UNIVERSITY OF UTAH HEALTH PLANS

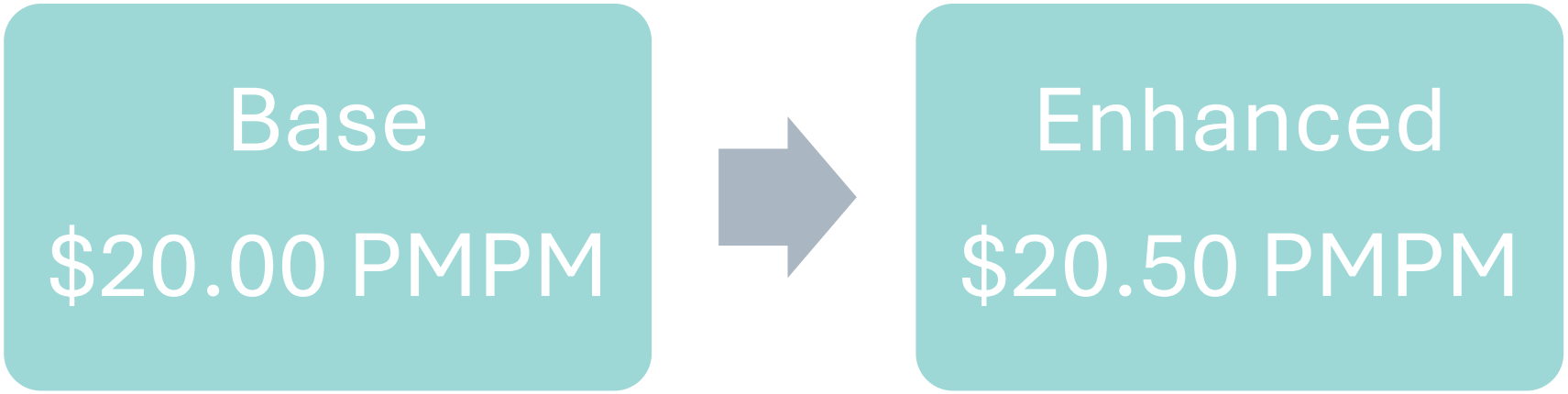
HEALTH PLANS
UNIVERSITY OF UTAH

CARRIERS: **ACA TRENDS**

TRUST IS EARNED OVER TIME!



2027 COMMISSION STRUCTURE



🟩 Enhanced commission pays additional $0.50 PMPM for 1,000+ effectuated members

Qualification	Rule
👥 Threshold	1,000+ effectuated members
✅ Qualification Criteria	Based on enrollments with 3-month persistency
👨‍👩‍👧‍👦 Family Cap	Up to 5 members per family commissionable
💲 Payment	Additional $0.50 PMPM-Enhanced rate replaces base rate

GROW YOUR BOOK. **GROW YOUR BONUS.**

More New Subscribers = Higher Per-Subscriber Bonus

2026 Tier Structure

- 🟢 **10-19 New Subscribers $125 per subscriber**
- 🔵 **20-29 New Subscribers** (new for 2026) **$175 per subscriber**
- ⭐ **30+ New Subscribers** (new for 2026) **$225 per subscriber**

Key Details

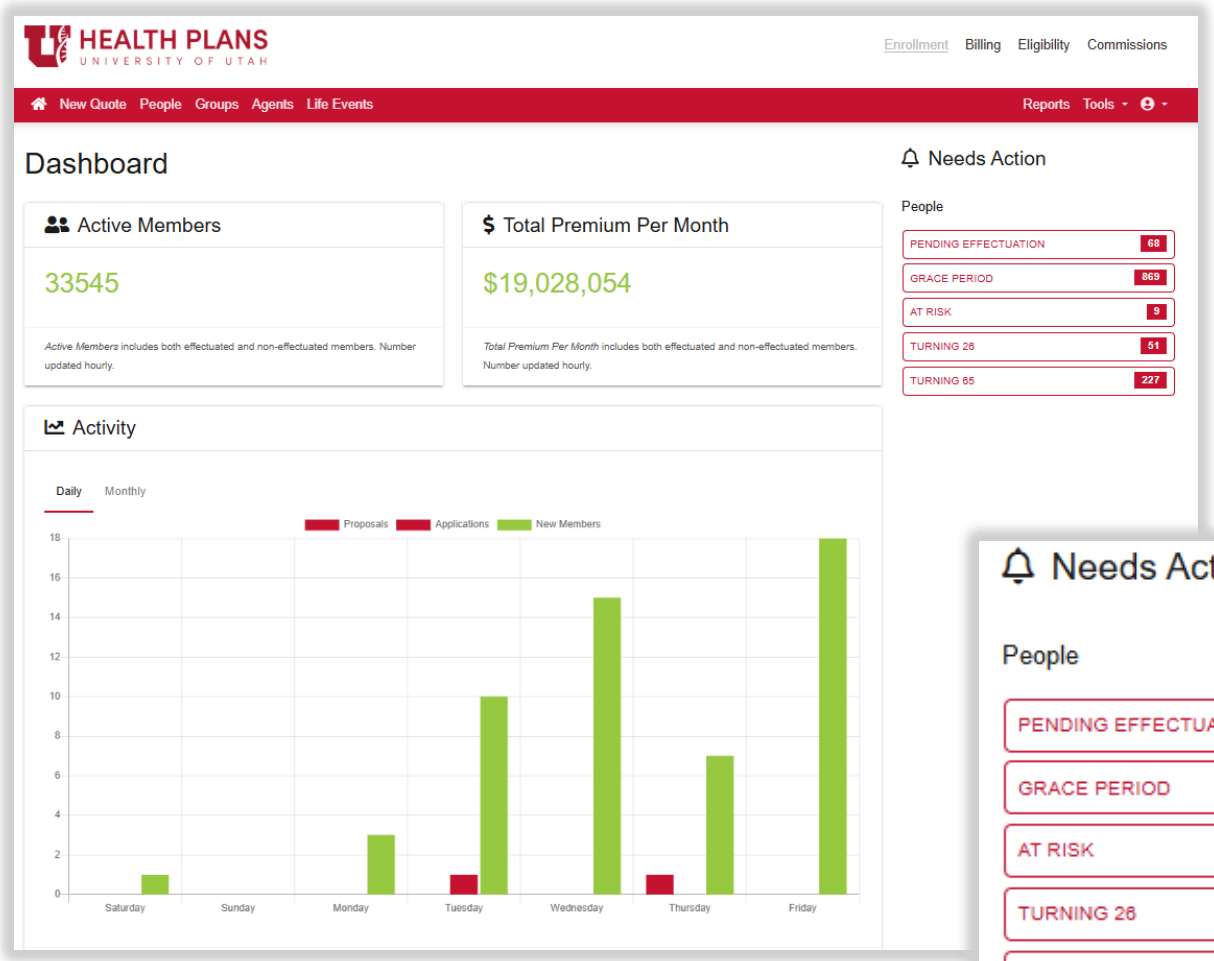
- 💵 **Bonus paid as a one-time lump sum payment through your appointed agency**
- 💵 **3-month persistency requirement**
- 💵 **Eligible members must have premiums paid and current through March 31**
- 💵 **Policies in a grace period on March 31 are not eligible**

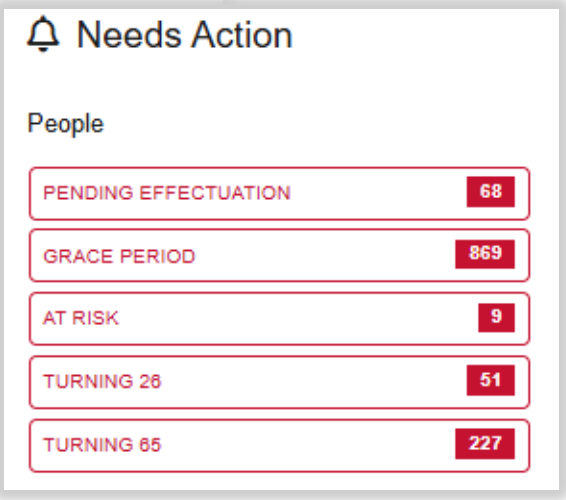
© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

BROKER **PORTAL**

- 🕒 **Real-Time Access**
  Member & enrollment information
- 📊 **Dashboard Visibility**
  Activity, premium & status metrics
- 🔔 **Action Alerts**
  Items requiring attention
- 💰 **Commission Management**
  Payment & eligibility tracking





https://uhealthplan.utah.edu/brokers/individual

HEALTH PLANS
UNIVERSITY OF UTAH

MARKETING **MATERIALS**

- **QR Code for Marketing Materials**
- **Broker Introduction Form** - uhealthplan.utah.edu/brokers/pdfs/intro-form.pdf
- **U of U Health Plans Store** - Link under "For Brokers" tab
- **Brochures & Benefit Flyers**
- **Pop Up Desktop Advertisements**

broker.support@hsc.utah.edu

© UNIVERSITY OF UTAH HEALTH PLANS

HEALTH PLANS
UNIVERSITY OF UTAH

© UNIVERSITY OF UTAH HEALTH PLANS

CONTACT INFO

- **Broker Support Number:** 801-587-2875
- **Broker Support:** Broker.Support@hsc.utah.edu
- **Cheri Day Sr Account Executive:** 801-587-2937 cheri.day@hsc.utah.edu
- **Customer Service Number:** 801-213-4111 & 833-981-0214
- Pharmacy Customer Service 855-869-4769
- **Website:** uhealthplan.utah.edu/individual/

MEMBER PAYMENT OPTIONS

- **Customer Service** 801-213-4111 Monday–Friday 8am to 6pm MST (excluding holidays)
- **Call Our Automated Payment System-24 Hours A Day** 469-270-5492
- **Pay Through Member Portal** uuhip.healthtrioconnect.com

THANK **YOU**

HEALTH PLANS
UNIVERSITY OF UTAH