

# The Broker Buzz

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UPDATES & INSIGHTS FOR UTAH BROKERS

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## WHEN IS UNIVERSITY OF UTAH HEALTH PLANS THE RIGHT FIT?

Commercial Group Solutions for Utah Employers - [quotes@utah.edu](mailto:quotes@utah.edu)

U of U Health Plans is a Utah-based health plan with multiple funding options for [employers](#) across the state. Use this guide to identify whether a group is a strong fit and which product tier is most appropriate.

## TYPES OF EMPLOYERS WE SERVE

CRITERIA	BEST FIT
Location	Utah-based employers throughout the state - not limited to the Wasatch Front
Out-of-State Employees	Typically less than 25% - larger out-of-state populations considered case-by-case
Industry	Any industry
Network Preferences	Employers who want a network anchored by U of U Health with access to other health systems, including MountainStar Health and CommonSpirit, throughout the state

## FUNDING OPTIONS BY GROUP SIZE

Funding recommendations may vary based on claims experience, risk profile, and employer goals. We work with brokers to find the right fit for each group.

SUBSCRIBER #	RECOMMENDED FUNDING	DESCRIPTION
1+	ICHRA (Individual Coverage Health Reimbursement Arrangement)	Off-exchange Individual & Family plans built to act like a fully insured plan, where employers can choose to cover a portion of the premium
1+	Individual & Family Plans	On- and off-exchange plans available through U of U Health Plans
10-50	Level-Funded	Predictable monthly costs with potential refund if claims run favorable
50-75	Level-Funded or Fully Insured	Either model can work - depends on claims history and employer risk appetite
75+	Fully Insured	Fixed premiums, simple administration, with retrospective refunds available
100+	Self-Insured	Maximum flexibility - employer owns the claims risk and the upside

## OUR PROVIDER NETWORK - BEYOND THE UNIVERSITY

One of the most common misconceptions in the market is that choosing University of Utah Health Plans means choosing a narrow network centered around U Health. Our groups have two network options to choose from that include a variety of health systems:

HEALTH SYSTEM	HEALTHY PREMIER (Statewide)	HEALTHY PREFERRED (Wasatch Front)
University of Utah Health	✓	✓
Mountainstar Healthcare	✓	✓
Primary Children's Hospital	✓	✓
Shriners Children's	✓	✓
Community Clinics & Providers	✓	✓
CommonSpirit Health	✓	
Rural Intermountain Health (and independent hospitals)	✓	

[SEARCH OUR PROVIDER NETWORK](#)

Have a group that would be a good fit? Reach out to us: [quotes@utah.edu](mailto:quotes@utah.edu)

♥ Your friends at U of U Health Plans

### QUESTIONS? CONTACT US!

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