



# Health Insurance Premium Support Program Expanding In Utah

*Funding provided by Intermountain Healthcare's Foundation*

SALT LAKE CITY, UTAH, USA, September 29, 2016 /EINPresswire.com/ -- Intermountain Community Care Foundation (ICCF) and the Association for Utah Community Health ([AUCH](#)) have expanded the Health Insurance Premium Support (HIPS) program. HIPS, funded by ICCF and administered by AUCH, helps with insurance premium costs for low-income individuals and families in Utah.

“There are many people in our community who are uninsured and eligible for subsidies on the exchange made possible through the Affordable Care Act,” said Mikelle Moore, President of Intermountain Community Care Foundation and Vice President of Community Benefit at Intermountain Healthcare.

“We know that individuals who are uninsured are less likely to engage in preventive health screenings or to manage chronic health conditions.”

The HIPS program started as a pilot plan during the 2014-2015 insurance enrollment period with four participating Community Health Centers. Originally the program covered 158 individuals. Now the program has opened statewide and offers assistance to over 1,300 people. Intermountain has pledged to contribute \$3 million to the HIPS program.

“While uninsured patients can receive affordable primary care at a Community Health Center, they are often left facing a huge financial burden in the wake of a major illness, emergency, or other specialty care not offered by a Health Center,” said Alan Pruhs, Executive Director of AUCH. Pruhs added, “HIPS helps eliminate or reduce health-insurance premium costs for working poor individuals and families, meaning they can have peace of mind in the case of a medical emergency.”

The four eligibility requirements of the HIPS program for Utahns are:

- The individual's income must be between 100% and 200% of the current federal poverty level guidelines;
- The individual must be eligible to enroll in a qualified health plan on the Federal Health Insurance Marketplace;
- The individual must be uninsured for the past three months; and
- If selected, the individual must choose a silver-level plan from the marketplace during open enrollment.

Individuals can apply at one of the 52 Health Centers spread throughout Utah. These Health Centers are set up for those with limited access to care and who have any insurance coverage or none at all. The HIPS program allows individuals to receive care from any healthcare provider covered by the insurance.

“Contributions from Intermountain Community Care Foundation benefit Health Centers and their patients by allowing more patients to be served, expanding the services offered to patients, and supporting other programs that enhance the health and wellbeing of the communities served,” Pruhs

said.

Moore said that the HIPS program is a creative solution that helps Utah families through collaboration between the Community Health Centers, a statewide agency to administer the program, and Intermountain's grant-making Foundation to see the value in the investment.

"The nature of the program's organization and administration encourages people to become insured with any insurance company since navigators are required to be neutral in facilitating recruitment – and it also encourages people using this program to establish a medical home since all of these navigators are located inside of a patient centered medical home that can meet or facilitate all of their healthcare needs," Moore said.

For more information and a full list of Health Centers please visit the [www.auch.org](http://www.auch.org).

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