



PROUDLY SERVING UTAH PUBLIC EMPLOYEES

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## **HB0127 — Health Insurance Right to Shop Amendments**

HB 127 requires insurers to create a program to reward members for selecting low cost and high quality providers. The bill provides discretion for the program to insurance companies, making the cost of implementation more difficult to estimate. Our best guess is that it would take roughly 750 hours to establish policies, create data models, and reprogram our claims processing system for about \$60,000. We believe that the program can be designed to offset implementation costs from members selecting lower cost and higher quality providers. We would anticipate savings beyond implementation costs but would need to be further along in identifying specific program elements to be in a position to estimate that.