

Utah State Bar Medical Insurance Coverage

Frequently Asked Questions

- 1. What constitutes a group?** There are small and large group distinctions. A small group must have two+ employees and a large group must have five+ employees. More specifically, there must be at least one Utah State Bar member plus one or more W-2 partners/employees working at least 30 hours per week and receiving a consistent paycheck (see also question #7).
- 2. How does Innovative Staffing, Inc. (ISI) fit in?** ISI is the company who holds the large group insurance policy. Through their HR administration, payroll, Section 125 Cafeteria Plan administration and benefits services, ISI allows qualifying Utah State Bar members to have access to its large group health plan. ISI utilizes Moreton & Company's expertise and experience as its insurance broker.
- 3. Do I have to use ISI and why?** For group plans, yes. It is through the utilization of ISI's services that the Utah State Bar has the ability to access their large group plan. Not all of ISI's services are required, however a basic evaluation of your company's needs and risk are necessary.
- 4. Can one group select more than one medical plan?** There are a variety of plans to choose from. Small groups may select one option, while large groups can give their employees more than one option if they choose.
- 5. Is a spouse/employee who receives a paycheck considered a spouse or an employee?** A spouse who receives a paycheck is not considered an employee for insurance purposes. The spouse is a dependent of another employee/owner or partner and does not qualify as a separate employee.
- 6. Where can I find the Humana network of providers?**
Go to <http://www.humana.com/members/>, and click on Provider Search (link in lower right). You can search by zip code. The system will prompt you to put in a network. All plans through the Utah State Bar operate under the ChoiceCarePPO Network.
- 7. Can an attorney who doesn't generally draw a regular salary draw just enough to cover the premium?** Yes, as long as the draw is the equivalent of at least minimum wage/30 hours weekly and covers the premium cost for the plan.
- 8. Are there any exclusions from coverage?** Each applying group will be underwritten. Individual plans are still subject to medical underwriting and are not guaranteed coverage.
- 9. How are pre-existing conditions handled?** A pre-existing condition is a condition for which a medical professional recommended or rendered medical advice, diagnosis, care or treatment, within six months before your enrollment date with Humana Health Plans. If you had health insurance before your enrollment date with *Humana Health Plans (with no gaps in coverage over 63 days), coverage under your prior plan may be credited toward the nine month pre-existing waiting period. The waiting period will be reduced by the amount of time you were previously covered. Pregnancy is not a pre-existing condition.
- 10. What is the application process?** If you are seeking group coverage, we encourage you to contact ISI. Applicants should refer to the document, Overview and Application Process, which may be found by going to www.utahbar.org and click on the Utah Bar Member Services tab. Select Group Health Insurance for Utah State Bar members. Under the Materials heading, click on the Overview & Application Process link. This document will provide the information needed for the application process for both group and individual plans, and also includes contact information for questions. We recommend that each member with questions contacts ISI directly for answers to specific concerns.

*In the case of a discrepancy, the Humana medical plan documents apply. Please refer to the formal plan documents for a complete description of pre-existing condition limitations.