

# Utah State Bar – Medical Insurance Coverage

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## Overview & Application Process

Moreton & Company and Innovative Staffing Inc. (ISI) have partnered together to provide comprehensive medical coverage options to Utah State Bar members. As the endorsed broker and professional employee organization for the Utah State Bar, our benefit specialists are here to help you navigate the difficult insurance decisions you make. We are committed to helping you find solutions that make sense for you and your employees. You will enjoy flexibility of carriers, deductibles and fully-insured plan options, including Health Savings Accounts (HSAs), as well as dental and vision options. We encourage employer groups to get in touch with us as soon as possible so we can help you make the best informed decisions.

**Individual Plans:** Individual plans are available for bar members with their spouse & dependents, if applicable, through either Humana or Altius Healthcare. To access online carrier portals for bar members, go to [www.moreton.com](http://www.moreton.com) and click on the “Individual Plans” icon at the bottom right. Then click on the carrier links next to the Utah State Bar logo. You will then be prompted to provide information to generate quotes. We recommend that members get quotes from both Humana and Altius in order to compare plans and rates. Be aware that individuals are not always guaranteed coverage. Once you have provided your information online, we will contact you within a week to discuss your rates and options.

**Small Group Plans:** If you have two+ applicants (e.g. an attorney with other partner(s) or staff member(s) working at least 30 hours/week) you are eligible to apply for a small group plan, which comes with a number of different options. To determine what will work best for your situation, contact Shane or Laurie at ISI to discuss your options.

**Large Group Plans:** For large groups, there must be five+ applicants and one of them must be a member of the bar (e.g. an attorney or attorneys and staff members working at least 30 hours/week). There are great benefits and significant savings for large groups through the Utah State Bar. Large group plans typically include an upfront savings of up to 20% through Humana. By going through the Bar, the health application for this size group is much less cumbersome and large groups are guaranteed coverage. To apply for group medical insurance, you must complete the following steps:

1. Fill out the [Group Major Illness Questionnaire](#) and return to Laurie or Shane at ISI (contact information below).
2. Obtain and fill out the Personal Health Information Questionnaire from ISI. Return the questionnaire to ISI and wait for carrier approval.
3. Upon approval from medical carrier, sign up with ISI.

See [Medical Benefit Summary](#) and [Frequently Asked Questions](#) for more specific information

### Innovative Staffing Inc. (ISI) Approach

ISI offers an array of services to those who wish to apply for group medical coverage, including payroll administration, Section 125 cafeteria plan deductions, benefit management and human resources. In order to reap the benefits of group coverage, you will need to sign up with ISI.

### Understanding Group Medical Coverage and Rating

Generally with standalone group insurance plans, the medical insurance risk is spread among the number of employees in the group. For instance, a group of 10 employees typically face higher premiums than a group of 100 employees because the group of 10 has a smaller risk pool. The Utah State Bar has chosen to endorse ISI, thus increasing the size of the pool, so the risk is spread over all participating members. Because this risk pool is greater in size, the rates will typically be lower for you.

Be aware that, just as in any other group application, groups must have their employees fill out health applications with medical questions. While it is true that the risk is spread over a much larger group, each employer group will be rated with an appropriate risk tier. The rates for your particular group will depend on the health information provided by your employees.

***Please contact us for assistance in this process!***

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