

# Utah State Bar Questions and Answers

1. What constitutes a group: A group is made up of two or more bodies; i.e. two partners in practice, or one owner with one or more employees. Basically two W-2 employees receiving a consistent paycheck working a minimum of 32 hours weekly.
2. How does Innovative Staffing, Inc. fit in? Innovative Staffing, (ISI) is the company that the large group insurance policy is in place with. ISI, through their HR, payroll, and benefits services, are allowing the Utah State Bar and its members' that qualify, 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 Innovative Staffing, Inc. and why? Yes. It's 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 plan? No. A group will need to choose one plan.
5. Is a spouse/employee who receives a paycheck considered a spouse or an employee. A spouse who receives a paycheck in not considered an employee for insurance purposes. The spouse is a dependent of another employee/owner or partner and therefore does not qualify as a separate employee.
6. Where can I find the Altius network of providers? The Altius Health Plans web site has the updated provider/facility directory. Go to [www.ahplans.com](http://www.ahplans.com)
7. Can the 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/32 hours weekly.
8. Are there any exclusion's from coverage? The Utah State Bar health plan is a Large Employer health plan with guaranteed issue. Each applicant who applies with the group plan will be accepted. The Individual Plan is still subject to medical underwriting and is not guaranteed issue.
9. How are pre-existing conditions handled? A pre-existing condition is a condition, except pregnancy, for which a medical professional recommended or rendered medical advice, diagnosis, care or treatment, within six months before your enrollment date with Altius Health Plans. If you had health insurance before your enrollment date with Altius Health Plans, coverage under your prior plan may be

credited toward the 9 month pre-existing waiting period. The waiting period will be reduced by the amount of time you were previously covered.

10. What is the application process? The applicant will log on to [www.utahbar.org](http://www.utahbar.org). Click on the Utah Bar Member Services tab and go to the page marked Group Health Insurance for Utah State Bar members. Under the Materials heading, click on the application Process Presentation. The presentation will lead you through the application process for both group plans 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.