



State of Utah

GARY R. HERBERT
Governor

GREG BELL
Lieutenant Governor

NEAL T. GOOCH
Insurance Commissioner

Insurance Department

BULLETIN 2010-6

To: All Accident and Health Insurers and Health Maintenance Organizations authorized to do business in Utah
From: Neal T. Gooch, Utah Insurance Commissioner
Date: August 2, 2010
Subject: **Compliance with and Enforcement of the Patient Protection and Affordable Care Act.**

The Patient Protection and Affordable Care Act was enacted by the United States Congress and signed into law by the President on March 23, 2010. Amendments to the Act were included in the Health Care and Education Reconciliation Act of 2010 (the Federal Law). In addition, federal regulations are being adopted pursuant to the Federal Law.

Insurers and health maintenance organizations are required by the Federal Law and regulations to provide new minimum benefits and eligibility for coverage. The purpose of this bulletin is to inform all licensed insurers and health maintenance organizations doing business in Utah that they are responsible for complying with the Federal Law and regulations adopted pursuant to the Federal Law. The Utah Insurance Department will enforce the Federal Law and regulations and the insurers and health maintenance organizations subject to the Federal Law and regulations will be held to the standards and conduct required by them.

Many of the health insurance reforms required by the Federal Law and regulations become effective beginning on or after September 23, 2010. The federal requirements are to be considered a minimum and Utah law is not pre-empted by the Federal Law or regulations if Utah law provides greater consumer protection.

We look forward to your cooperation and compliance.

DATED this 2nd day of August 2010.

Neal T. Gooch
Insurance Commissioner