



State of Utah

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Insurance Department

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Consumer Alert: Update on Arches Health Plan

The Utah Insurance Department is issuing this consumer update to clarify some items relating to Arches Health Plan.

1. **All individual health insurance policies terminate on December 31, 2015.** Utahns who purchased their insurance on Healthcare.gov, through an agent or directly from Arches have individual policies, whether they are the only person covered or whether they have a family on their plan. These plans all terminate on December 31, 2015.
2. **Arches individual market customers should continue paying their premiums for November and December 2015.** If customers don't pay their premiums, they will not have coverage in case of illness or accident. Arches will pay covered claims in accordance with the policy that are incurred through December 31, 2015 for consumers who are current on paying their premiums.
3. **All individuals should select a new plan by December 15, 2015.** This will guarantee a January 1, 2016 effective date so there will be no lapse in coverage. Individuals should talk to their insurance agent or shop on Healthcare.gov to find a plan that meets their needs. Open enrollment starts on November 1, 2015.
4. **Employer plans work differently.** Plans that consumers get through their employer are known as "group insurance." It is the Utah Insurance Department's intent that all employer plans will continue as usual until the end of the policy's plan year. The employer will need to purchase a new plan at the policy's renewal period.
5. **Employers can switch before the policy ends, but there may be consequences for employees.** If a policy is terminated prior to the end of the plan year, money paid toward deductibles and out-of-pocket limits will reset. This could result in unexpected expenses and disruption of care for employees. Employers should talk with their insurance agents about their options. Small employers can also secure coverage through Utah's small business marketplace, Avenue H.

For more information, the Utah Insurance Department Health Consumer Services group can be reached via their telephone hotline at 801-538-3077 or by email at health@utah.gov. Answers to frequently asked questions are available at insurance.utah.gov/news/index.php. Consumers may also want to contact Arches Health Plan at 855-858-4649 or info@archeshealth.org.

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The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.

Please note: Agency hours are 8am-5pm, Monday-Friday.