



# Avenue H

Health Insurance Marketplace

Avenue H is designed as a market driven means for Utah consumers to make choices about their health care needs. With the cost of health care continually on the rise, consumers need the ability to decide what costs they are willing to bear. Avenue H gives Utah consumers that ability.

Avenue H serves two main segments of Utah's population:

- **Individuals** — Avenue H's individual marketplace connects consumers to the resources that can help them find and purchase non-group coverage. The individual market accessed through Avenue H comprises five private online shopping services, five insurers and thousands of agents.
- **Small Businesses** — Avenue H specializes in the small business sector and links companies of 2-50 employees to trained brokers who will guide them through the process of insuring their workforce. Small businesses appreciate this flexibility — and employees do too: The employer chooses how much to pay toward employees' health care, and the employee chooses the coverage that is right for their family and budget.

## Defined Contribution Market

Avenue H is a "defined contribution market," which means that employers participating on Avenue H define



the dollar amount they wish to provide to employees for health care. The employees, in turn, apply that defined contribution to the health care plan of their choosing.

Avenue H links group-coverage participants to three health care providers — UnitedHealthcare, Regence BlueCross BlueShield of Utah and SelectHealth — that offer more than 100 insurance plans combined. The defined contribution market lets employers provide an array of benefits, giving employees flexibility in coverage from a mix of high-deductible plans up to full-coverage benefits, all offered with a pre-tax advantage.

## Work in Progress & Health Care Reform

While Utah is still working to understand the details of how Avenue H will need to adjust to meet the requirements of the federal Affordable Care Act, it is very likely that the core features of the defined contribution market and the technology to facilitate consumer choice will be a part of Utah's plan for the foreseeable future.

For more information about  
**Avenue H**  
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