

Eligibility

WHO IS ELIGIBLE?

A person is eligible for HIPUtah coverage if he or she meets the following criteria:

1. Has resided in Utah for 12 consecutive months immediately preceding the date of application for HIPUtah (the 12 month requirement can be waived if moving from another state's high risk pool);
2. Pays the established premium;
3. Meets the required health underwriting criteria established by the State of Utah; and
4. Does not fall into the ineligible categories listed later in this outline.

OR

A person is eligible for HIPUtah coverage if he or she pays the established premium and meets the following criteria:

1. Is HIPAA eligible and has at least 18 months of prior coverage, the most recent prior coverage being under a group health plan, government plan or church plan, and has elected and exhausted COBRA or state continuation plan where available;
2. Applies for HIPUtah coverage within 63 days of termination from prior coverage; and
3. Does not fall into the ineligible categories listed later in this outline.

WHO IS NOT ELIGIBLE?

A person is not eligible for HIPUtah coverage if any one of the following is true:

1. The person is eligible for benefits under Medicaid or Medicare except for a person who has a spend down as provided in Utah Code Ann. §31A-29-112;
 2. HIPUtah coverage has been terminated within the last 12 months unless the person demonstrates that continuous other coverage has been involuntarily terminated for any reason other than nonpayment of premium, unless the person is HIPAA eligible;
 3. The person has exhausted the maximum lifetime benefits offered by HIPUtah;
 4. The person is an inmate of a public institution;
 5. The person is eligible for a public health plan through which medical care is provided;
 6. The person is eligible for a group health benefit plan through an employer plan;
 7. The person is covered under any other health benefit plan;
 8. The person's health condition does not meet the health underwriting criteria established by the State of Utah, unless the person is HIPAA eligible; or
 9. The person has not resided in Utah for 12 consecutive months, unless HIPAA eligible.
 10. The person's employer pays any part of the individual's health benefit plan premium, either as an insured or a dependent, for pool coverage.
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