

INSIDE

HEALTHCARE, INSURANCE & BENEFITS



Protect you & your staff

If you have employees, you're required to have it — it's the law. Workers' compensation insurance protects you and your workers in case of an injury on the job. And a good place to find a policy to fit your circumstances is with the agency that sells you your other commercial insurance policies.

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Issue Sponsor:



It's time to reimagine traditional employee benefits. Here's how to do it

This opinion article first ran in *Employee Benefit News* magazine.

Traditional benefit packages are woefully outdated, and the time has come for producers to reimagine what that landscape should look like to help their clients secure better results.

Consider, for instance, that health insurance costs have soared 50 percent over the past 10 years, while employee contributions are up 71 percent and deductibles are up 150 percent, according to the Kaiser Family Foundation. Government research shows these increases have impacted those who can least afford them: Bottom-quartile earners in the South saw a net decrease in pay of as much as \$2,352 within that time frame as health insurance cost increases offset wage hikes.

And here we are now in 2021, when Bankrate reports that 58 percent of Americans don't have \$1,000 in the bank. A \$3,000 annual deductible for a 27-year-old is hardly a health benefit. Maybe employers should not measure

their benefits by what they provide, but how much they charge employees to participate?

Think of it this way: If an employer were to give everyone an automobile as a benefit, would they prefer a \$50,000 Lexus that required a \$15,000 contribution, or a free \$35,000 Ford Taurus? Or better yet, would they prefer to get \$35,000 and get to buy what they want?

The current one-size-fits-all nature of today's programs can't possibly be best for everyone. A 61-year-old with a heart condition most often has little in common with a 26-year-old triathlete who can't pay his or her rent. They don't drive the same cars, wear the same style clothes or like the same music — and they definitely don't need the same benefits.

Kaiser found that as many as 75 percent of employer-provided health benefits offered only one type of plan in 2019, while those that offered more than one did so through one insurer. Imagine if you only had two or three options from a single pizza place in

your area. Everyone would complain.

With most 401(k) plans, employer contributions are provided as a percentage of pay. Yet, when it comes to health insurance, employers charge everyone the same. Lower-paid people are getting less in 401(k) matching because of lower incomes and actually fork over a larger percentage of their pay for health insurance. On average, younger workers are paid less, yet incur far less in healthcare costs — which means they subsidize an older and sicker population.

But the market is recognizing a dire need to provide more equitable benefits. The federal government has also taken steps to change this paradigm. New laws allow employers to earmark dollars for employees to choose their own health insurance on a pretax basis, the first big change in health insurance laws since World War II. In the recent COVID-19 relief bill, employers are allowed to help employees pay down college debt with pretax dollars. Employee emergency funds



JOE MARKLAND

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BENEFIT BROKERS

Ranked by Number of Utah Employees 2020



	Company Name Address	Phone Web	No. of UT Employees	Premium Volume UT 2020	Year Est.	No. of UT Licensed Agents	No. of UT Offices	No. of Worldwide Offices	Specialties	Owner/Local Executive
1	GBS Benefits, A Leavitt Group Company 2200 S. Main St., Ste. 600 SLC, UT 84115	801-364-7233 gbsbenefits.com	196	*	1989	39*	4	9	Employee benefits consulting services, highlighting population health strategies, compliance & providing a superior employee experience	Daniel A. Nelson CEO
2	Gallagher 6967 S. River Gate Drive Ste. 200 SLC, UT 84047	801-559-2929 ajg.com	130*	\$300M*	1927	13*	2	150	Insurance, health insurance, employee benefits, risk management, consulting	J. Patrick Gallagher Jr.
3	Beehive Insurance Agency Inc. 302 W. 5400 S. Murray, UT 84107	801-685-6860 beehiveinsurance.com	75	\$154M	1961	29	4	4	Association health plans, data analytics, comprehensive group benefits, alternate funding	Douglas Snow
4	NFP 13900 N. Traverse Mountain Blvd. Ste. 301, Lehi, UT 84043	801-224-9600 nfp.com	40	\$250M	1987	30	1	350	Benefit & retirement plan consulting, wealth management, risk management, HR solutions	Michael Ongkiko Managing Director
5	HUB International 75 W. Towne Ridge Parkway Tower 2, Ste. 400 Sandy, UT 84070	801-727-6000 hubinternational.com	35	\$400M	2002	30	2	300+	Employee benefits, self-funding, renewal forecasting, data analytics, benefit communications	Hellman & Friedman LLC
6	Utah Business Insurance Co. 10421 South Jordan Gateway South Jordan, UT 84095	801-889-1300 utahbic.com	25	\$6.93M	2006	80	1	3	A strong emphasis on providing outstanding customer service & results-oriented risk management programs	Ronald E. Nielsen Owner
7	Ark Insurance Solutions 655 E. 4500 S., No. 210 SLC, UT 84107	801-901-7800 ark-ins.com	21*	*	2010	16	1	1	Individual & family health insurance plans, employee benefit plans, dental plans, vision plans, life insurance, Medicare	Rebecca Yates CEO
8	Ventris 10913 S. River Front Parkway Ste. 100 South Jordan, UT 84095	385-355-0000 ventris.com	20*	\$81M*	1999	8	1	1	A full-service insurance agency & consulting group	Joel Mills
9	Poulton Insurance Services 2137 E. 3300 S. SLC, UT 84109	801-484-4477 poultoninsurance.com	18*	\$17M*	1956	12	1	1	P&C insurance, commercial insurance, workers' compensation insurance, personal lines	Steve Poulton
10	Hays Cos. 201 S. Main St., Ste. 2100 SLC, UT 84111	801-505-6500 hayscompanies.com	16*	*	1994	10	1	37	Employee benefits, risk management, data analytics, consulting, communications, technology, wellness	Dave Wittwer
11	DPW Benefits LLC 5525 S. 900 E., No. 100 SLC, UT 84117	801-355-3535 dwpbenefits.com	11*	*	1980	6	1	1	Major medical health, dental & vision, Medicare Gap & Advantage plans, life insurance, disability protection	Bret Kinghorn
12	Altura Benefits 425 E. Winchester, No. 200 SLC, UT 84107	801-263-2900 alturabenefits.com	10	*	2005	10	1	1	Providing group employee benefits & much more	Craig Poulson President
13	RBI Benefits 1480 S. Orchard Drive, Ste. 99 Bountiful, UT 84010	801-298-5020 rbibenefits.com	6*	*	2001	15	1	1	Individual & group health insurance, employee benefits	Blake Izatt

*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. All rights reserved. Copyright 2021 by Enterprise Newspaper Group. The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com.



The fundamentals of workers' compensation insurance

Almost all of Utah businesses are required by state law to carry workers' compensation insurance. Your workers' compensation policy will help pay for medical expenses and lost wages of employees who sustain injuries while on the job. Should an employee experience permanent impairment or disability, workers' compensation insurance can provide disability insurance for the life of the worker.

An employee is entitled to workers' compensation benefits for injuries even if they have been on the job a brief amount of time and/or is only working part-time. If you don't carry workers' compensation insurance, not only are you breaking the law, but you are also exposing your business to serious liabilities should an employee become injured while on the job.

A good place to begin your search for workers' compensation insurance is to contact the agency that holds your other commercial insurance policies.

If your agent doesn't offer workers' compensation insurance for your type of business, or if you are concerned that you could be paying too much for your policy, shop around to find the best rates on workers' compensation insurance for your particular line of work.

As a Utah business owner, if you are unable to purchase workers' compensation insurance through your insurance agent due to your organization's high-risk status, you are guaranteed the opportunity to purchase insurance from Workers' Compensation Fund of Utah.

The Utah Department of Insurance helps keep workers' compensation premiums at a reasonable cost by establishing basic premium rates. The basic rates are modified by each insurance carrier to account for payroll costs and the loss-potential of specific occupations. Each employers' claims history for work-related injuries and illnesses

is also included in the premium calculations.

A business owner's annual payroll is a key factor in determining premium rates. When a policy is written or renewed, you will be asked to estimate your employees' payroll total for the coming year. The payroll estimate amount is multiplied by the rate to calculate the premium that will be due over the next 12 months. An employer obtaining workers' compensation insurance by fraudulently underreporting payroll is subject to criminal prosecution.

After a policy period expires, your agent should conduct a premium audit to verify your business is only paying the premium you truly owe rather than the premium based on your estimated figures. This could mean an increase in premium if actual payroll was higher than original estimates. Or, it could also mean a refund if those figures

were less than your estimated payroll amounts.

One of the challenges of the current work environment is the high level of employee turnover. New employees are not always aware of the best safety practices. When you hire employees from other industries, they might not have the safety experience your more seasoned employees have obtained with years on the job. To help keep your workers' compensation premiums low, partner with a workers' compensation insurance provider that supports your organization with value-added services such as safety seminars and industry-specific safety training materials for your employees. A safe work environment is critical to sustaining positive morale among employees, as well as obtaining high levels of achievement in the workplace.

This article was provided by Goldenwest Insurance Services in Ogden.

Strong benefits attract and retain your workforce

Business leaders across Utah need and expect more out of their employee benefits packages, particularly in our current economic environment. Faced with one of the most competitive labor markets in history, taking care of employees is at the forefront of most organizations' strategic discussions.

What most business leaders want out of their employee benefits can be simplified to four categories:

1. Attract and retain top talent.
2. Improve the health and productivity of their workforce.
3. Ensure employee (and employer) satisfaction with benefits.
4. Lower the costs associated with administering an employee benefits program.

Attract and Retain Top Talent

Economic experts are dubbing the current labor market landscape as "The Great Resignation." Employee turnover is at one of the highest levels since the statistic was first tracked. Not surprisingly, health insurance and the entire employee benefits package has played a pivotal role in retaining valued employees and replacing vacancies. Unfortunately,

some organizations are experiencing the pain of losing employees due to offering a benefits package that has lagged current industry standards. The cost of employee turnover is high, and benefits plays a key role in combatting current trends.

Improve the Health and Productivity of the Workforce

We sometimes view health insurance as the ambulance at the bottom of the cliff to take care of individuals *after* issues arise for employees. Health insurance can and should be advertised as a means of preventing

the fall from the cliff from occurring in the first place. Providing incentives to employees for utilizing the preventive care component of health insurance can drive a positive company culture around benefits. When employees

engage with their doctors early and often, a myriad of health problems can be avoided, resulting in elevated feelings of general wellness and employee productivity.

Ensure Employee (and Employer) Satisfaction with Benefits

Many years ago, insurance was mostly a simple matter of providing a doctor or facility with a copay for receiving care. Deductibles were rare. Out-of-pocket maximums were low. Unfortunately, as costs have come off the charts, an employee's responsibility in sharing the cost of their care

has grown dramatically. Cost-sharing mechanisms are so confusing that the average employee is afraid of receiving care because the billing can be so difficult to afford and decipher. Health insurance in 2021 needs to be simplified

so that employees can receive the care they need with favorable funding options (Hint: health savings accounts, or HSAs, are where the market is headed).

Lower the Costs Associated with Administering an Employee Benefits Program

The constant increase of healthcare and health insurance premiums is a well-documented frustration for every business leader. These increases generally surpass general inflation, resulting in a budgetary burden that becomes more painful with each passing year. There are realistic reasons to be hopeful while passing through this challenging landscape. Dozens of organizations have been founded with the sole purpose of providing cost savings to businesses across the country. By utilizing these programs and resources, business leaders are realizing substantial savings to their bottom line. With so much at stake, the additional work to bring cost savings to your organization has never been more valuable.

This article was provided by Goldenwest Health Insurance in Ogden.



HEALTH INSURANCE COMPANIES

Ranked by Number of Utah Individuals Covered in 2021



	Company Name Address	Phone Web	Number of Utah Individuals Covered in 2021	2020 Utah Premium Volume	No. of Utah Employees	No. of Utah Offices	No. of Offices Worldwide	Year Est.	Insurance Products Offered	Top Local Executive
1	SelectHealth Inc. 5381 Green St. Murray, UT 84123	801-442-5000 selecthealth.org	837,793	\$3.3B	1,776	1	4	1983	Individual and group medical plans, dental, vision, pharmacy benefit management, Medicare Advantage, Medicaid enrollees, Children's Health Insurance Plan (CHIP), Federal Employee Health Benefits (FEHB) plan	Marti Lolli President/CEO
2	Regence BlueCross BlueShield of Utah 2890 E. Cottonwood Parkway SLC, UT 84121	888-231-8424 regence.com	651,500+	\$1.06B	309	1	1	1944	A full suite of scalable wellness & health insurance products, as well as options for life, dental and vision	Jim Swayze President
3	United Healthcare 2525 Lake Park Blvd. SLC, UT 84120	833-827-5227 uhc.com	454,062*	\$337M*	1,349*	5	5	1971	HMO, PPO, level-funded, dental, vision, life, disability, critical illness	Pam Gold
4	EMI Health 5101 S. Commerce Drive Murray, UT 84107	800-662-5851 emihealth.com	297,877	\$383M	198	1	3	1935	Medical, dental, vision	Steven Morrison President/CEO
5	Cigna Healthcare 5295 S. 320 W., Ste. 280 Murray, UT 84107	800-997-1654 cigna.com	237,785*	\$147M*	22*	1	*	1972	Open Access Plus, PPO	Nancy Spazzo
6	University of Utah Health Plans 6053 Fashion Square Drive Ste. 110 Murray, UT 84107	801-587-2828 uhealthplan .utah.edu	166,342	\$400M	310	1	1	1998	Commercial group (fully insured, self-insured & level-funded), marketplace individual plans (on and off the exchange), Medicaid & Medicare Advantage	Chad Westover CEO
7	Molina Healthcare of Utah 7050 S. Union Park Ave., No. 200 Midvale, UT 84047	801-858-0400 molinahealthcare.com	70,000*	*	350*	1	15 States	1997	Medicaid, Molina Medicare, Integrated Medicaid/Medicare (duals), Molina Marketplace	Brandon Hendrickson
8	Humana 9815 S. Monroe St. Sandy, UT 84070	801-256-6200 humana.com	47,000*	*	80*	1	*	1980	Medicare Advantage, dental, vision, life, wellness (Go365)	Victoria Coley
9	Goldenwest Financial Services dba Goldenwest Health Insurance 315 N. Marketplace Drive Centerville, UT 84014	801-786-8160 gwcu.org/ healthinsurance	9,000	*	10	1	1	2017	Group health insurance; group dental insurance; group vision insurance; group life; accidental death, dismemberment and disability; group supplemental products; COBRA administration; HRAs; HSAs; FSAs; DCFsAs; Section 125	Mark Turner
10	American Health Plans of Utah 1459 S. 500 E. SLC, UT 84105	801-599-3927 ut.amhealthplans.com	130	*	6	1	7	2020	I-SNP Medicare Advantage plans, IE-SNP Medicare Advantage plans	Tracy Altman Executive Director
11	Aetna 10150 Centennial Parkway Ste. 450 Sandy, UT 84070	800-872-3862 aetna.com	*	\$60.2M*	1,000+	1	*	1953	Group health, individual health, group dental, group vision, group life & group disability	Todd Trettin Market President

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CHOOSE WISELY

Don't forget to do the research when recommending a telehealth provider



Telehealth is the distribution of health-related services via virtual technologies. Historically, telehealth has been a cost-effective and convenient method of treating certain medical conditions in a virtual environment rather than visiting an emergency room, urgent care clinic or a doctor's office. The telehealth market is changing rapidly as evidenced by an expansion of services, increased adoption and company consolidation.

We saw boosts of telehealth use in 2009, and more recently, the COVID-19

pandemic brought behavioral health into the mainstream of this industry as employers sought to add services that address the effects of isolation, uncertainty, stress, anxiety and even depression.

Telehealth services can trace their origins back to the mid-1900s and even further back, to the time the telephone was invented. In 1948, the first radiological images were sent via telephone and in 1961, remote monitoring systems were used by the space program. These early innovations laid a foundation for telehealth and our modern healthcare system, and ultimately to the creation of the American Telemedicine Association in 1993.

The COVID-19 pandemic significantly raised customer awareness of telehealth services and the testament of its convenience has increased

simultaneously. As the dust settles from the COVID-19 pandemic, telehealth is emerging as the commodity that it is, and value-add services are going to be the differentiating factors in an increasingly competitive marketplace. The current trend in the telehealth market is to add services such as virtual primary care, chronic care, remote patient monitoring, specialties and behavioral health.

Trends in telehealth are gaining momentum as the normality of its services increases. In the succeeding years, Beehive Insurance Murray predicts that virtual care will become mainstream and ultimately replace the many in-person primary care appointments. With technology advancements and accessible tools online, there is less of a need to leave the house and more of an ability to hold appointments without stepping foot in a doctor's office.

Knowing the predicted trends and the importance our clients already place on quality telehealth services, Beehive Insurance conducted thorough research into the telehealth market, its trends and the service providers who are emerging as best in class. Beehive's research included an evaluation of eight prominent telehealth providers using 27 factors to find the best overall fit and value for their clients and employees.

This analysis was not focused on

cost alone, but included a broader look at total value, quality of doctors, user satisfaction, technology platforms and innovation. They also looked for telehealth providers who excelled in engagement as measured by utilization and quality outcomes.

For purposes of defining the scope and analysis, these emerging services were placed into three categories: acute/episodic medical care, behavioral health and specialty care. The analysis gave higher value to those companies that have included or plan to include these services in the near term. Some telehealth providers offer solutions on a "stand-alone" basis while others bundle telehealth with tools for employee engagement, patient advocacy, virtual enrollment and medical and pharmacy transparency.

Beehive's research found that pricing has become extremely competitive with most of the pricing risk being borne by the telehealth providers who set rates based on expected utilization. Some buyers in this market may prefer to share the pricing risk in exchange for a guaranteed return on investment (ROI). They found quality providers willing to put their fees at risk and guarantee an ROI. As services are added to the telehealth market, utilization is expected to increase and pricing models will change out of necessity. The expanding market will also draw further investment and drive additional consolidation.

The research also found that some

telehealth providers display their use of technology as evidenced by engaging apps and websites but seemed to have forgotten that the real service they are providing is quality health-care.

Following the initial evaluation using all 27 factors, the research team focused on a refined list of differentiating factors their clients value most. These factors included total value (did the price and quality of service provide overall value?), reporting capability (do reports track meaningful metrics?), ease of administration (is enrollment simple and error-free?) and innovation (is the telehealth provider looking for what's next in the market?). The factors also included satisfaction ratings, employee engagement, technology, and the use of employee or contract doctors in their analysis.

After their evaluation, Beehive chose a preferred provider who will give its clients the best overall telehealth experience. Beehive recognizes that other providers may be a better fit for some businesses and recommends that similar research be performed by a trusted advisor before any company chooses a telehealth provider in this dynamic and competitive market. If done thoroughly, the time spent on research and evaluation will allow the employer to find solutions that offer the best services for their employees.

Mike Edmonds is the director of client services for Beehive Insurance in Sandy.



MIKE EDMONDS

BENEFITS

from page F1

and loan programs are becoming more common. Amazon is providing free college education. Other programs include wellness, nutrition and smoking cessation programs, financial fitness, help with bad credit and more.

As these new benefits enter the market, there are challenges. Your clients don't have the budget to provide all these solutions. Human resources departments that are already strapped for time don't have the capacity to

evaluate, purchase, communicate and administer such programs. And many programs only address a subset of the population. Meeting the needs of a broad employee population is not easy. One positive development is that more administrators are surfacing to help employers deliver these solutions to their employees.

If one of the goals is to provide benefits to attract and retain employees, then employers need to think about how beneficial their benefit programs are to *all* employees. Former Aetna CEO Mark Bertolini, who

implemented some of the most progressive employee benefits programs for his employees, says their goal is to help employees be "happy, healthy and economically viable." Not a bad objective, and one that will likely help employees be more productive.

While employers have great intentions with their benefits, many programs are becoming less beneficial for most of their workforce. The time to turn around this disturbing trend has arrived. The opportunity to reimagine employee benefits is here. Personalized benefits programs will begin to replace the one-size-fits-all programs of today.

The products and services are available. Technology has enabled easier implementation and management of such programs. And new government programs with favorable tax deductions have made it possible for employers to provide employees the funds and then get out of the way.

Now all it takes is for your clients to unlock the door and let employees into a whole new benefits world.

Joe Markland is CEO of Nfor1, an HR and benefits company in Lexington, Massachusetts.

COMMERCIAL INSURANCE AGENCIES

Listed by Premium Volume in Utah 2020



	Company Name Address	Phone Web	Premium Volume in Utah 2020	No. of Utah Licensed Agents	No. of Utah Employees	No. of Utah Offices	Number of Worldwide Offices	Specialties	Year Est.	Owner/Officer
1	The Leavitt Group 216 S. 200 W. Cedar City, UT 84720	435-586-6553 leavitt.com	\$900M	275	700	35	153	All lines of insurance, including commercial, personal, life, health & benefits	1952	Eric O. Leavitt CEO
2	Marsh USA Inc./ Mercer Health & Benefits 15 W. South Temple, Ste. 700 SLC, UT 84101	801-533-3600 marsh.com mercer.com	\$740M*	51*	51+*	1	400	Property, casualty, health & benefits brokerage & consulting	1923	Taylor Wray Kelly Esselman
3	Moreton & Co. 101 S. 200 E., Ste. 300 SLC, UT 84111	801-531-1234 moreton.com	\$555M	155	176	3	5	Commercial insurance, group employee benefits, voluntary benefits, surety, public entity, construction, healthcare	1910	Bill Tingey CFO
4	Diversified Insurance Group 136 E. South Temple, Ste. 2300 SLC, UT 84111	801-325-5000 diversified insurance.com	\$300M	55	75	2	2	Focus on working with high-growth companies at all stages from startup through IPO to mature industry leader	2001	Spencer Hoole President
5	Arthur J. Gallagher Risk Management Services Inc. 6967 S. River Gate Drive, Ste. 200 Midvale, UT 84047	801-924-1400 ajg.com	\$215M	19	48	1	700	Risk management, loss-sensitive programs	1927	Michael Wade Area President
6	The Buckner Co. Inc. 6550 S. Millrock Drive, Ste. 300 SLC, UT 84121	801-937-6700 buckner.com	\$197.3M	39	137	3	7	Construction, habitation, bonding, trucking, healthcare, medical benefits	1936	Terry Buckner Frank Lancaster
7	Beehive Insurance Agency Inc. 302 W. 5400 S., Ste. 101 Murray, UT 84107	801-685-6860 beehiveinsurance .com	\$154M	29	75	4	4	Trucking, construction, manufacturing, nonprofits, employee benefits	1961	Douglas Snow
8	American Insurance & Investment 448 S. 400 E. SLC, UT 84111	801-364-3434 american-ins.com	\$65M	24	34	1	2	Commercial, personal, employee benefits, professional liability	1950	Kendall A. Nelson
9	Summit Risk Management & Insurance 7430 S. Creek Road Sandy, UT 84093	801-563-1131 summit-risk.com	\$42M*	11*	22*	1	3	Contractors, bonds, manufacturing, trucking, healthcare, property	2000	George Swan, Brent Koplin, Mark Hunter (Partners)
10	Reliance Risk Mgmt. & Insurance 13894 S. Bangerter Parkway 2nd Floor, Draper, UT 84020	801-755-2839 reliancermi.com	\$23.6M	5	9	1	1	Business insurance: workers compensation, general liability, property, contractor bonds	1986	Matthew D. Hunter President
11	Goldenwest Insurance Services 5025 S. Adams Ave. South Ogden, UT 84403	888-853-8992 gwcu.org/insurance	*	5	9	1	1	Auto dealer & service, aviation, contractors, farm & crop, homeowners' associations, manufacturing, medical practice, restaurants & retail, workers' compensation	2013	Mark Turner
12	SentryWest Insurance Services 3860 S. 2300 E. SLC, UT 84109	801-272-8468 sentrywest.com	*	9	41	4	4	Commercial & personal insurance, property & casualty, condo, HOA, apartments, lessor's risk, manufacturing, Realtors	1976	Brayden Jessen
13	Trustco 2735 E. Parleys Way, Ste. 305 SLC, UT 84109	801-278-5341 trustcoinc.com	*	25	35	1	1	Commercial lines, personal lines, small business, workers' compensation, employee benefits, flood, earthquake, landslide, life and health, etc.	1973	Greg T. Kingdon CEO
14	USI Insurance Services 1100 E. 6600 S., Ste. 280 SLC, UT 84121	801-713-4550 usi.com	*	30	32	1	180	Risk management, alternative risk, loss control, claims management	1994	Chris Swensen Executive VP P&C Practice Leader

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SPORTS MEDICINE FACILITIES

Listed Alphabetically



Company Name Address	Phone Web	No. of UT Employees	Primary Services	Owner/Operator
Alpine Sports Physical Therapy 1850 Sidewinder Drive, Ste. 420 Park City, UT 84060	435-645-9095 healthcare.utah.edu	*	Orthopedic, sports rehab, back & neck, concussion care, cardiac rehab, neurological injury, etc.	University of Utah Health
Alta View Orthopedics & Sports Medicine 9450 S. 1300 E., Ste.120 Sandy, UT 84094	801-501-2113 intermountain healthcare.org	16	Orthopedics & sports-related injury treatment	Intermountain Healthcare
Alta View Sports Medicine 9844 S. 1300 E., Ste. 100 Sandy, UT 84094	801-571-9433 grangermedical.com	16	Complete coverage of all orthopedic conditions & work-related injuries, leading-edge treatments for chronic pain & acute injuries	Granger Medical
Endurance Orthopedics and Sports Medicine 2645 E. Parleys Way, Ste. 500 SLC, UT 84109	801-424-5042 utahorthopediccenters.com	8	Injury rehabilitation & prevention, specialized care for recreationists & for general orthopedic issues	Steward Medical Group
Heiden Orthopedics 6360 S. 3000 E., Ste. 210 SLC, UT 84121	435-615-8822 heidenortho.com	50	Knee, shoulder, hand, wrist & elbow, spine, hip, foot & ankle	Eric Heiden
LiVe Well Center-Salt Lake 389 S. 900 E. SLC, UT 84102	385-282-2700 intermountainhealth care.org	19	Services focused on improving the health & wellness of every individual, regardless of age or condition	Intermountain Healthcare
McKay-Dee Sports Medicine 3895 Harrison Blvd. Ogden, UT 84403	801-387-7678 intermountainhealth care.org	*	Orthopedics & sports medicine clinic	Intermountain Healthcare
Mountainland Physical Therapy 12197 S. Draper Gate Drive, Ste. B Draper, UT 84020	800-574-4792 mlrehab.com	3	General physical therapy & pain management, joint reconstruction, post-surgical rehabilitation, sports injuries, outpatient orthopedics, neck & back pain, general joint pain, chronic pain	Kevin Shepherd Director
Orthopedic Specialty Group-IMC 5169 Cottonwood St., Ste. 430 Murray, UT 84107	801-507-3475 intermountain healthcare.org	5	Orthopedics & sports medicine for the hand & arm	Intermountain Healthcare
Orthopedic Specialty Group-LDS Hospital 324 E. 10th Ave., Ste. 100 SLC, UT 84103	801-408-8700 intermountain healthcare.org	*	Orthopedic treatment & supervision of sports-related injuries	Intermountain Healthcare
Orthopedic Specialty Group-TOSH 5848 S. Fashion Blvd., Ste. 120 Murray, UT 84107	801-314-2996 intermountain healthcare.org	*	Wide variety of orthopedic, physical therapy, sports medicine, & sports training services	Intermountain Healthcare
Peak Orthopedics Clinic 96 Kimballs Lane, Building 3, Suite 207 Draper, UT 84020	801-576-2300 peakorthoclinic.com	3	Dedicated to utilizing the best technology available for treatment of orthopedic problems	Mountain Star Medical Group
Peak Physical Therapy & Sports Medicine 77 S. 400 W. Spanish Fork, UT 84660	801-798-1626 physicaltherapy spanishfork.com	15	Orthopedic rehabilitation, back and neck care, hand therapy, sports acceleration, etc.	Ed Budge
Professional Physical Therapy & Sports Medicine 155 W. Canyon Crest Road, Ste. 100 Alpine, UT 84004	801-756-7061 proptutah.com	78	Sports injury, joint pain, back pain, car accident, etc.	Orrock Mendenhall Sports Medicine
Riverton Orthopedics & Sports Medicine 3723 W. 12600 S., Ste 450 Riverton, UT 84065	801-285-4650 intermountain healthcare.org	*	Knee & shoulder surgery, fracture care, sports injury care, non-operative	Intermountain Healthcare
Salt Lake Clinic Orthopedics 389 S. 900 E. SLC, UT 84102	385-282-2450 intermountain healthcare.org	*	Orthopedic care & treatment	Intermountain Healthcare
Steward Orthopedic & Sports Medicine 3584 W. 9000 S., Ste. 405 West Jordan, UT 84088	801-568-3480 mystewardortho.com	35*	Hand & arm, elbow, shoulder, spine, hip, knee, foot & ankle, sports medicine	Steward Health Care
University Orthopaedic Center 590 S. Wakara Way SLC, UT 84108	801-587-7109 healthcare.utah.edu/ orthopedics	*	Sports medicine; total joint, knee & hip replacement; physical therapy & complete range of orthopedic services	Bart Adams University of Utah
Utah Valley Orthopedics & Sports Medicine 1157 N. 300 W. Provo, UT 84604	801-357-1200 intermountain healthcare.org	*	Wide variety of care, including everyday injuries, concussions, total joint replacement, etc.	Intermountain Healthcare

*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. All rights reserved. Copyright 2021 by Enterprise Newspaper Group. The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com

VISION CENTERS

Listed Alphabetically



Company Name Address	Phone Web	Number Full- Time Utah Employees	On-Site Optical Shop?	Services Offered	Owner/Officer
Alpine Vision Center 3435 N. Center St., Ste. 1 Lehi, UT 84043	801-756-7150 alpinevisioncenter.com	10	Yes	Comprehensive vision & eye health, peripheral vision, intra-ocular pressure evaluations and treatment	Dr. Carlan Reese Dr. Steven Weaver
Broadway Eye Clinic 250 E. Broadway, Ste. 110 SLC, UT 84111	801-322-0467 visionsource- broadway.com	8	Yes	Eye disease, eye conditions, contact lenses, eyewear, vision therapy, dry eye	Karri Buresh
Clair Optical 1025 E. 3300 S. SLC, UT 84106	801-466-3937 clairoptical.com	4	Yes	Contacts, eyeglasses, sunglasses	Alan Seyboldt
Cottonwood Eye and Laser Center 201 E. 5900 S., Ste. 101 Murray, UT 84107	801-268-6600 cottonwoodeye.com	2	Yes	Eye exams, tear duct procedures, chalazion and pterygium removals, cataract surgery and LASIK	Alan E. Jackson
The Eye Institute of Utah 755 E. 3900 S. SLC, UT 84107	801-266-2283 theeyeinstitute.com	65	No	Cataracts, LASIK/PRK, ICL surgery, corneal inlays, glaucoma, retina, dry eye, cornea, eyelid & facial plastics, comprehensive eye care	Zachary Zavodni
Hoopes Vision 11820 S. State St. Draper, UT 84020	801-568-0200 hoopesvision.com	90*	No	LASIK, PRK, cataract surgery & many other vision correction procedures	Phillip C. Hoopes Sr.
John A. Moran Eye Centers 65 S. Mario Capecchi Drive SLC, UT 84132	801-581-2352 healthcare.utah .edu/moran/	565*	Yes	Cataract, corneal disease & refractive surgery, LASIK, glaucoma, pediatric ophthalmology, retinal diseases & surgery, urgent care, etc.	Randall J. Olson
The LASIK Vision Institute 7440 S. Creek Road, Ste. 150 Sandy, UT 84093	801-566-2866 lasikvisioninstitute .com	5	No	Traditional LASIK, custom wavefront LASIK, PRK laser eye surgery, Bleph-Ex, eye exams	LCA Vision LLC
Ogden Vision Center 3475 Harrison Blvd. Ogden, UT 84403	801-394-8885 ogdenvision.com	10	Yes	Routine eye exams, medical eye care co-manage surgery care	Dr. Lincoln J. Dygert
Progressive Eye Care 3556 W. 9800 S., Ste. 104 South Jordan, UT 84095	801-803-5351 progressive-eyecare.net	15	Yes	Treatment of eye conditions, ambliopia, astigmatism, blepharitis, cataracts, conjunctivitis, diabetic retinopathy, emmetriopia, glaucoma, macular degeneration, myopia, presbyopia, retinal detachment	Dr. Jeff Broadhead
Rocky Mountain Eye Care Associates 4400 S. 700 E., Ste. 100 SLC, UT 84107	801-264-4450 rmeyecare.com	30	Yes	Eye exams and care, LASIK, glaucoma, cornea, pediatrics, cataracts, etc.	Physician Owned
Standard Optical 1901 Parkway Blvd. SLC, UT 84119	801-886-2020 standardoptical.net	152	Yes	Routine eye care, glasses, contacts, medical eye care, LASIK, cataracts, general ophthalmology	Aaron Schubach CEO
Utah Eye Centers 4360 Washington Blvd. South Ogden, UT 84403	801-476-0494 utaheyecenters.com	90+	Yes	General ophthalmology, LASIK, laser cataract surgery, KAMRA inlay, retina specialists, pediatric specialist, cosmetic specialists	Physician Owned

HOSPITALS

Listed by Number of Beds



	Company Name Address	Phone Web	Total Number of Beds	Number of Employees	Number of Physicians	For Profit?	Specialties	Administrator	Owner
1	UofU Hospitals and Clinics 50 N. Medical Drive SLC, UT 84132	801-581-2121 healthcare.utah.edu	680	20,000	1,380	No	Multiple	Gordon Crabtree	University of Utah
2	Intermountain Medical Center 5121 S. Cottonwood St. Murray, UT 84107	801-507-7000 intermountain healthcare.org	516	4,969	1,778	No	Level I Trauma Center, cardiovascular, neurosciences, oncology, trauma, women's, newborn ICU, medical, surgical, emergency medicine, five specialized adult ICUs, transplant including solid organ and living donor, orthopedics, kidney services, air ambulance services	Blair Kent	Intermountain Healthcare
3	Utah Valley Hospital 1034 N. 500 W. Provo, UT 84604	801-357-7850 intermountain healthcare.org	395	3,561	1,137	No	Level II Trauma Center, newborn ICU, heart & cancer care, obstetrics, surgery	Kyle Hansen	Intermountain Healthcare
4	Dixie Regional Medical Center 1380 E. Medical Drive St. George, UT 84790	435-251-1000 intermountain healthcare.org	336	2,600	350	No	Level II Trauma Center, neurosurgery, heart surgery, newborn ICU, surgery, cancer therapy, LiVe Well Center	Mitch Cloward	Intermountain Healthcare
5	McKay-Dee Hospital 4401 Harrison Blvd. Ogden, UT 84403	801-627-2800 intermountain healthcare.org	330	2,900	701	No	Level II Trauma Center, heart & cancer care, newborn ICU, obstetrics, surgery, behavioral health	Mike Clark	Intermountain Healthcare
6	St. Mark's Hospital 1200 E. 3900 S. SLC, UT 84124	801-268-7111 stmarks hospital.com	317	1,500+	600+	Yes	ER, heart services, cancer services, imaging & surgery centers	Jeremy Bradshaw	Mountainstar Medical Group
7	Primary Children's Hospital 100 N. Mario Capecchi Drive SLC, UT 84113	801-662-1000 intermountain healthcare.org	289	3,599	*	No	Pediatric Level I Trauma Center, heart services, cancer services, brain & spine services, organ transplants	Dustin Lipson	Intermountain Healthcare
8	LDS Hospital 8th Avenue & C Street SLC, UT 84143	801-408-1100 intermountain healthcare.org	256	1,574	1,153	No	Medical, surgical, blood cancer, bone marrow transplant, orthopedics, women & newborn, special care nursery, psychiatry, chemical dependency, bariatrics	Shawn Morrow	Intermountain Healthcare
9	Ogden Regional Medical Center 5475 S. 500 E. Ogden, UT 84405	801-479-2111 ogdenregional.com	239	900	300+	Yes	Level II Trauma Center, certified stroke center, cardiac services, cancer care, maternity care, pediatrics, behavioral health	Mark Adams	Mountainstar Medical Group
10	Jordan Valley Medical Center 3580 W. 9000 S. West Jordan, UT 84088	801-561-8888 jordanvalleymc.com	183	669	716	Yes	Cancer, women's services, orthopedics, general surgery, weight loss, cardiology, breast care	*	Steward Health
11	Logan Regional Hospital 500 E. 1400 N. Logan, UT 84341	435-716-1000 intermountain healthcare.org	148	1,190	285	No	ER, obstetrics, surgery, cancer center	Brandon McBride	Intermountain Healthcare
12	Salt Lake Regional Med. Ctr. 1050 E. South Temple SLC, UT 84102	801-350-4111 saltlake regional.com	143	500	321	Yes	Emergency medicine, heart care, orthopedics, general surgery, diagnostic imaging, neurology, womens' services	Bryan McKinley	Steward Health
13	Lakeview Hospital 630 E. Medical Drive Bountiful, UT 84010	801-299-2200 lakeview hospital.com	125	584	297	Yes	Orthopedics, chest pain, women's services, behavioral health, wound care & ER	Troy Wood	Mountainstar Medical Group
14	Jordan Valley Medical Center West Valley Campus 3460 S. 4155 W. West Valley City, UT 54120	801-964-3100 jordanvalley west.com	102	375	716	Yes	Orthopedics, general surgery, women's services, behavioral health, hernia	*	Steward Health
15	Riverton Hospital 3741 W. 12600 S. Riverton, UT 84065	801-285-2010 intermountain healthcare.org	97	1,085	670	No	Women & newborns, ER, pediatric services, medical, surgical, outpatient, diagnostic imaging	Todd Neubert	Intermountain Healthcare
16	American Fork Hospital 170 N. 1100 E. American Fork, UT 84003	801-855-3300 intermountain healthcare.org	90	800	297	No	Women & newborn care, special care nursery, cancer center, surgical services, endoscopy, medical & surgical services, intensive care, imaging, ER, physical therapy and rehab, wound care, sleep center	Jason Wilson	Intermountain Healthcare
17	Alta View Hospital 9660 S. 1300 E. Sandy, UT 84094	801-501-2600 intermountain healthcare.org	71	575	750	No	Women & newborn care, medical & surgical services, imaging, ER	Lisa Paletta	Intermountain Healthcare
18	Brigham City Community Hospital 950 S. Medical Drive Brigham City, UT 84302	435-734-9471 brighamcity hospital.com	49	*	*	Yes	Acute-care hospital	Richard Spuhler	Mountainstar Medical Group
19	Cedar City Hospital 1303 N. Main St. Cedar City, UT 84721	435-868-5000 intermountain healthcare.org	48	459	84	No	ER, obstetrics, surgery, cancer services, cardiology, spine & pain services, diagnostic imaging	Eric Packer	Intermountain Healthcare
20	Layton Hospital 201 W. Layton Parkway Layton, UT 84041	801-543-6705 intermountain healthcare.org	43	395	168	No	ER, obstetrics, surgery	Judy Williamson	Intermountain Healthcare

COVID, HEALTHCARE & CYBERSECURITY

COVID, ICU rates, ventilators, job loss, vaccines, death, supply chain, mental health, unemployment.

Since early 2020, we have been subjected to constant barrage of stressful and fear-laden stimuli. Unfortunately, cybercriminals have seen this as an incredible moment to strike. Not only were the opportunities boundless with a slew of individuals shifting to work from home — often immediately weakening cybersecurity structures — but the criminals are taking advantage of our overall more exhausted, weakened state many find themselves in these days.

After almost two years of that constant bombardment of stress and uncertainty, many people have gone into survival mode. This has caused many to accept situations or standards that they normally would not accept under a healthier, happier mental state.

As we know, things will eventually cycle back and our more clear-headed selves will be back running the show. As such, we should do our future selves a favor and start taking control of some of the elements that may have been slacking or that we can improve in the face of these opportunistic bad actors. Here are some of the cybersecurity weakness and attack trends we have seen in healthcare as well as across the business spectrum. We recommend you reflect internally on where you may have had similar shortcomings and then create a plan with your leadership and IT teams to overcome any weak points.

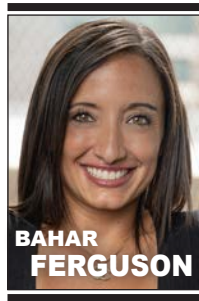
Healthcare Under Attack

The world's increased focus on healthcare hasn't escaped the attention of cybercriminals. With the colossal burden that has weighed this sector down, hackers saw an opportunity to attack hospitals, agencies and even individual doctors. This is bad enough in any computer user, but when subject to HIPAA regulations, the risk is even greater.

In March 2020, the U.S. Department of Health and Human Services reported its servers had suffered a massive denial-of-service attack. Almost at the same time, one of the biggest COVID-19 blood-testing centers in the Czech Republic also had its databases attacked. Doctors were stopped from processing vital COVID-19 tests and were even forced to cancel surgical operations.

There are plenty of examples of

cybercriminals targeting a wide range of organizations fighting the coronavirus pandemic. The infamous Lazarus Group of hackers tried to attack a company that was working on a COVID-19 vaccine. A few weeks later, they also attacked a health ministry.



BAHAR
FERGUSON

In the United Kingdom, plenty of scammers tried to trick doctors and nurses out of their online credentials by providing a fake registration for a COVID-19 seminar. And unfortunately, some healthcare employees were also to blame for cybersecurity issues. An executive in Stradis Healthcare,

an American company, disrupted the vital supply of medical equipment in a bid for revenge for being dismissed.

Phishing in the Age of COVID-19

While governments across the globe have been busy dealing with the pandemic and trying to support citizens and businesses, nefarious cybercriminals are attempting to capitalize on the worldwide panic and fear of the virus. Various surveys have concluded that half of Internet users have received at least one malicious email falsely providing information on COVID-19-related topics.

For instance, scammers tried to disseminate fake emails from the CDC asking victims to fill out a survey related to the coronavirus in their neighborhoods. In actuality, the link was a phishing link where they were supposed to provide their email credentials which would have been taken by the criminal and used to log into their real email and wreak havoc.

Online scammers also frequently send malicious emails regarding welfare benefits — almost five times as many as they did before the pandemic. These were usually from fake email addresses claiming to represent everyone from local governments to the World Health Organization and the International Monetary Fund. They'd promise their victims some sort of compensation while just asking for a tiny "commission" for the process. But, of course, there were never any real benefits to begin with. Similar issues cropped up with news of grants for small businesses, which malicious hackers readily exploited.

Bad actors also took this opportunity to play on the wants and needs of many people, by sending virus-laden emails (either through links or attachments) targeting the desire of people to

have the latest information on the virus, contact tracing, exposure alerts, etc. Users not subject to regular cybersecurity awareness and policy training were at an increased rate of falling for these tactics.

Remote Work

Whether you're working from home, or you have a second office at home, you cannot afford to let your guard down when it comes to your home computer setup. When we saw the huge spike in work from home in March 2020, people were focused on the hardware and accessing files. Security took a back seat. While understandable to a degree in needing to keep your business afloat, it's time to review what policies are in place for remote employees. Even with many companies being back in the office, more and more people have adjusted to doing some work from home from time to time, even if simply supplementing a full day at the office.

Studies have shown that over 70 percent of employers hadn't organized any special courses or training on safe usage of corporate resources online. While this would have undoubtedly reduced the number of security breaches caused by human error, key decision-makers and managers dropped the ball in terms of cybersecurity.

Home Equipment

The scramble. When the world seemingly "shut down" back in March 2020 and people were forced to work from home to keep their businesses alive, business owners scrambled. It was yet another survival moment inflicted upon our world. Revenue needed to continue. They needed employees to fulfill job roles to make that happen. So, they got them up and running the quickest way possible. Many companies didn't give their remote workers the necessary technical equipment for their newly established home offices. Instead, they allowed their employees to use their personal home devices to connect to the corporate IT infrastructure remotely and often insecurely.

Even companies that did provide the hardware (laptops or desktops) were intermittently using the device for personal reasons or accessing company networks from a personal computer. Structure was simply not put in place. Many employees who transitioned to home offices set up their networks and routers themselves, creating further security risks in the process. Companies

that did not have cybersecurity policies in place prior to account for remote employees were forced to triage their business issues, leaving cybersecurity to fall behind serving customers and making payroll.

For obvious reasons this quick handling that resulted in skipping proper cybersecurity strategy and implementation has created a huge cybersecurity gap, one that malicious online actors were more than ready to exploit.

Between unsecure access to company files and data to preying on mix use of devices connected to the network or company information, cybercriminals hit the jackpot.

Vulnerabilities from Collaboration Tools

In physical offices, workers would often collaborate by gathering around a single computer to edit documents and by attending in-person meetings. However, the new realities of remote work have forced them to resort to online collaboration tools and videoconferencing software to a much higher degree, dramatically increasing the associated cybersecurity risks.


Plenty of legitimate software for videoconferencing had previously unnoticed security gaps, including world-renowned solutions like Microsoft Teams. In 2020, Microsoft discovered and eliminated a vulnerability in their Teams software, which allowed cybercriminals to use it to gain access to every account on an organization's network. Also, Zoom developers fixed some bugs on their macOS version, allowing attackers to do the same thing and take over remote devices.

Advice for Protection

One of the biggest lessons we have learned is that, while cybersecurity threats have increased in volume, most of them aren't any radically new and inventive schemes. Instead, they've simply exploited people's fear and anxiety over the current situation as well as the increased number of pain points due to shifts to a remote workplace.

However, it is time to sit back and reflect on how this process was handled and what may still be looming as a threat to your company. Once you review potential areas of weakness with your leadership and IT team, you can work on fixing the issues and become better prepared for the future.

Bahar Ferguson is president of Wasatch I.T., a Utah provider of outsourced IT and managed compliance services for small and medium-sized businesses.



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