

Determination of an Essential Health Benefits Package Under the Federal Affordable Care

Report by the Insurance Market Issues Workgroup
to the Health System Reform Task Force

July 10, 2012

10 Categories

- ❖ Ambulatory patient services
- ❖ Emergency services
- ❖ Hospitalization
- ❖ Maternity and newborn care
- ❖ Mental health and substance use disorder services, including behavioral health treatment
- ❖ Prescription drugs
- ❖ Rehabilitative and habilitative services and devices
- ❖ Laboratory services
- ❖ Preventive and wellness services and chronic disease management
- ❖ Pediatric services, including oral and vision care

Benchmark Options

- ❖ Largest plan within any of the three largest small group products
- ❖ Three largest state employee health benefit plans
- ❖ Three largest FEHBP plans
- ❖ Largest health maintenance organization
(insured commercial non-Medicaid)

Benchmark Options

- ❖ Largest plan within any of the three largest small group products

Largest Three Small Group Products in Each State, as of March 31, 2012

[Includes Closed Products; Excludes Association Plans]

NOTE: This list is presented in rank order by enrollment.

State	Rank	Product ID	Issuer Name	Product Name	Network Type
UT	1	68781UT005	SelectHealth	Select Med Plus	POS
UT	2	22013UT065	Regence BlueCross BlueShield of Utah	Regence Innova	PPO
UT	3	97462UT001	UnitedHealthcare Insurance Company	Choice Plus	POS

Source: Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight

Benchmark Options

- ❖ Three largest state employee health benefit plans

The STAR Plan (HSA-qualified)	Traditional (non-HSA)	Utah Basic Plus (HSA-qualified)
HSA-qualified plan that allows you to manage the cost of your healthcare based on how you use it. Learn more at www.pehp.org/thestarplan .	Plan with the lowest deductibles and out-of-pocket maximums but the highest biweekly cost to you. Ineligible for an HSA.	Essential benefit plan with basic coverage. Highest deductibles and out-of-pocket maximums. You may not select Utah Basic Plus unless you are currently on The STAR Plan.

Benchmark Options

❖ Three largest FEHBP plans

Largest Three National FEHBP Plan Options, as of March 31, 2012

NOTE: Covered services are the same for BCBS Standard Option and BCBS Basic Option

Issuer Name	Plan Name	Network Type	2012 Plan Benefit Brochure
Blue Cross Blue Shield	Standard Option	PPO	http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf
Blue Cross Blue Shield	Basic Option	PPO	http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf
Government Employees Health Association (GEHA)	Standard Option	PPO	http://www.opm.gov/insure/health/planinfo/2012/brochures/71-006.pdf

Source: U.S. Office of Personnel Management.

Benchmark Options

❖ Vision and dental supplements

Largest FEDVIP Dental and Vision Plan Options, as of March 31, 2012

Issuer Name	Plan Name	2012 Plan Benefit Brochure
MetLife (dental)	MetLife Federal Dental Plan – High	http://www.opm.gov/insure/health/planinfo/2012/brochures/MetLife.pdf
BCBS Association (vision)	FEP BlueVision – High	http://www.opm.gov/insure/health/planinfo/2012/brochures/FEPBlueVi.pdf

Source: U.S. Office of Personnel Management.

Variation Allowed

- ❖ Substitutions within category
- ❖ Substitutions across categories

Timing

- ❖ Workgroup reviews input July 10
- ❖ Workgroup reports to Task Force July 18
- ❖ Task Force makes recommendation by September 1
- ❖ Insurance Commissioner enacts rule within 30 days of recommendation
- ❖ Benchmark applies to 2014, 2015
- ❖ HHS will evaluate EHB approach for 2016 and future years

June 19 Hearing

- ❖ What should be covered by the benchmark?
- ❖ On what basis should the benchmark be selected?
- ❖ Which benchmark option would be preferable?
- ❖ 11 locations
- ❖ Email comments afterward

June 19 Hearing

❖ Written comments received (not comprehensive)

Topic	Number of Responses
Acupuncture	8
Autism	55
Cochlear Implants	12
Elemental Formula	35
PKU	27
Other	21

These include suggestions to:

- include diabetes testing and treatment
- cover part-time workers
- cover dental care, including pediatric dental, and basic dental
- provide care and medications for chronic illnesses
- include free vaccinations, cancer screenings, annual physicals, birth control, emergency care, prenatal and delivery care, and screenings appropriate to age, gender, and ethnicity
- cover those with preexisting conditions
- include a full blood panel in conjunction with an annual doctor's visit
- provide consumers with cost and quality data related to plans, providers, and hospitals
- choose an affordable plan (less than \$75/month)
- eliminate the confusion among workers and departments regarding Medicaid disability
- adopt the FEHBP BCBS Basic and Standard options
- cover "E.R. visits with no monetary limits" and "one or two specialist visits a year"
- ensure that "individuals exiting Medicaid and entering the individual market do not face a 'benefit cliff,' which could have the unintended consequence of creating an incentive to stay on Medicaid"