



Pros and Cons of Changing the ACA's Essential Health Benefit Requirement

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Essential Health Benefits Requirement

- ▶ All plans sold in individual and small group markets, must include at least 10 Essential Benefits.
- ▶ Each qualified plan must offer essential health benefits which overall are equal to the scope of benefits typically covered by employers (benchmark plan).

Essential Health Benefits

Definition

- ▶ Ambulatory patient services
- ▶ Emergency services
- ▶ Hospitalization
- ▶ Maternity and newborn care
- ▶ Mental health and SUD services
- ▶ Prescription drugs
- ▶ Rehab & habilitative care & devices
- ▶ Lab services
- ▶ Preventive & wellness services & chronic disease management
- ▶ Pediatric services, including oral and vision care