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

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Table Setting
“Swiss Cheese” Coverage

Why require EHBs?

- Holes in pre-ACA coverage
- EHBs today:
  - 10 required benefit categories
  - Equivalent to a “typical employer plan”
EHBs: Inextricably Linked to Range of Insurance Reforms
A Variety of Coverage Protections

EHBs are linked to...

- APTCs: what are tax credits buying?
- Actuarial values (Bronze, Silver, Gold, Platinum)
- Annual & lifetime limits
- Maximum annual out-of-pocket costs
Rolling back EHB: Impacts for Consumers
Insurance without EHBs

Consequences for coverage

• Likely insurer responses
• Effects on consumer choices
• Effects on consumer costs
Thank you!

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