



Connecticut's Official Health Insurance Marketplace

Connecticut Essential Health Benefits Benchmark Plan Selection for 2017

June 11, 2015

Meeting Agenda

- Public Comment
- State Essential Health Benefits (EHB)-Benchmark (BM) Plan
- Essential Health Benefits (EHB) Categories
- History: 2014 Plan Year CT EHB-BM Selection
- Connecticut EHB-BM Plan Selection for 2017
- Current CT EHB-BM Plan Coverage vs 2017 Options
- CT EHB-BM Plan Selection for 2017
- Recommendation for AHCT Board of Directors

State Essential Health Benefits (EHB) - Benchmark(BM) Plan

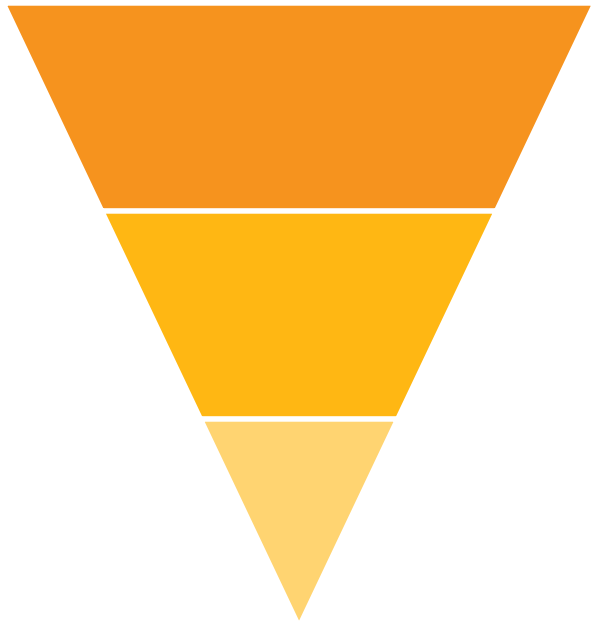
- State EHB-BM Plan is the “reference plan” for EHB’s within a State
 - Required per Federal Regulations
 - Expected result of plan selection is a balance between coverage and affordability
- EHB-BM plan options for consideration per Regulations:
 - The three largest small group market plans;
 - The largest insured commercial Health Maintenance Organization (HMO) operating in the State;
 - The three largest state employee health benefit plans; or
 - The three largest Federal Employee Health Benefit Plan (FEHBP) options.
- Default plan for states not making a selection through the process is the largest plan by enrollment in the largest product by enrollment in the State’s small group market

Essential Health Benefits (EHBs) Categories

§1302(b)(1) of the ACA provides that the EHB must include coverage in these categories of services:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental Health and Substance Abuse disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative & habilitative services and devices
- Laboratory services
- Preventative and wellness services and chronic disease management
- Pediatric services, including oral and vision care

History: 2014 Plan Year CT EHB-BM Selection



REVIEW INCLUDED THE FOLLOWING QUESTIONS

- 1) Did plans contain CT mandates?
 - This eliminated the Federal options
- 2) Did plans have lifetime limits?
 - This eliminated 2 small group options
- 3) Did plans have unlimited visit limits?
 - This eliminated the State of CT options

Key differences of the 4 remaining plans were identified and evaluation performed, resulting in selection of the largest, non-Medicaid HMO as Connecticut's EHB-Benchmark plan beginning in 2014.

'Supplemental' coverage was added in order to ensure coverage for all 10 EHB's:

- pediatric oral care services from CHIP (HUSKY B), and
- pediatric vision care services from the largest federal vision plan

CT EHB-BM Plan Selection for 2017

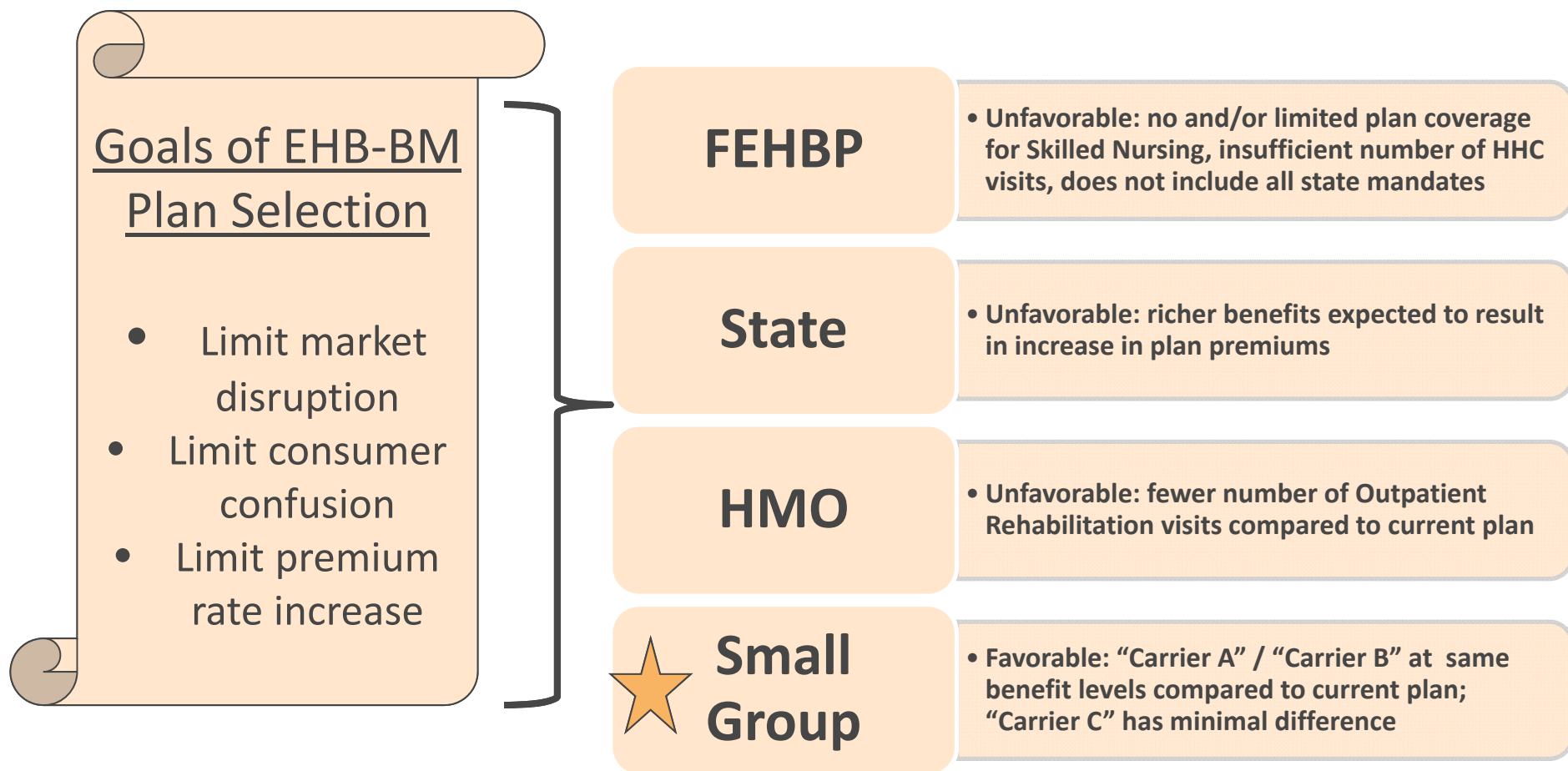
- Benchmark Plan Options: refer to separate handout titled “Summary of Comparative Analysis of EHB Benchmark Plan for 2017”
 - The three largest small group market plans are identified as “Carrier A”, “Carrier B”, and “Carrier C”
 - The largest insured commercial Health Maintenance Organization (HMO) operating in the State is identified as “Carrier D”
 - The largest state employee health benefit plans are identified as “Carrier E” and “Carrier F”
 - The three largest Federal Employee Health Benefit Plan (FEHBP) options are identified as “Carrier G”, “Carrier H”, and “Carrier I”.
- Handout includes a comparison to the current CT EHB-BM plan for specified services

Current CT EHB-BM Plan Coverage vs 2017 Options

Services	Current Benchmark Plan	Small Group: Carrier A	Small Group: Carrier B	Small Group: Carrier C	Largest HMO: Carrier D	State Plan: Carrier E	State Plan: Carrier F	FEHBP: Carrier G	FEHBP: Carrier H	FEHBP: Carrier I
Home Health Care Services	100 visits	100 visits	100 visits	100 visits	100 visits	200 visits	200 visits	50 visits	50 visits	50 visits
Skilled Nursing Facility	90 days*	90 days*	90 days*	90 days*	90 days	Unlimited	Unlimited	Not covered	Not covered	14 day limit
Inpatient Rehab	90 days*	90 days*	90 days*	90 days*	60 days	Unlimited	Unlimited	Not Covered	Not Covered	✓
Outpatient Rehab (PT/OT/ST)	40 visits**	40 visits	40 visits	40 visits	30 visits	Unlimited	Unlimited	75 visits	50 visits	60 visits**
Chiropractic Visits	20 visits	20 visits	20 visits	30 visits	20 visits	Unlimited	Unlimited	12 visits	20 visits	12 visits
Habilitation Services	40 visits**	40 visits	40 visits	✓	✓	Not Covered	Not Covered	Not Specified	Not Specified	60 visits**
Dental Check-Up for Children	yes	✓	✓	✓	✓	Not Covered	Not Covered	✓	✓	✓
Eye Glasses for Children	yes	✓	✓	✓	✓	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered

*Combined Limit Skilled Nursing & Inpatient Rehabilitation / **Combined Outpatient Rehabilitation and Habilitation

CT EHB-BM Plan Selection for 2017



Recommendation for AHCT Board of Directors

OPEN DISCUSSION / VOTE