

Essential Health Benefits in the Affordable Care Act

Beginnings, Experience and What is
Ahead?



Mary Andrus
Assistant Vice President
Government Relations

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Health Care Reform Efforts in America

- Short history of efforts
- The Affordable Care Act
- The Essential Health Benefits as mainstay

The Easterseals Project

- What was the goal of the project?
 - To gather information about the experience of those who purchased insurance through the marketplace with the focus on three of the Essential Health Benefits
- Which states were involved?
 - Connecticut, Florida, Indiana, Iowa, Michigan, Texas
- Which benefits did the project seek to learn about?
 - Prescription benefits
 - Mental health and behavioral health services
 - Rehabilitative and habilitative services

Findings

- Did the respondents utilize subsidies?
About half and half, experience was similar
- Were the respondents satisfied with the insurance product?
Evenly split across “very satisfied” to “very dissatisfied”, with the weakest being “very satisfied”

Pharmacy Benefit Section

- 2/3 of the respondents had used the benefit
- Less than half found info about specific drug coverage until after enrollment
- Nearly half had coverage issues, only 1/3 were aware of the appeals process
- Copayment/coinsurance

Mental Health Benefit Section

- 20% had used the benefit for an adult
- 10% had used the benefit for a child
- Nearly half of the respondents that used the benefit had to pay a copayment for an adult and 25% for a child

Behavioral Health Benefit Section

- 10% of the respondents had accessed this benefit
- 12% of those had a provider request more visits than the plan covered
- Almost half of the respondents paid a copayment/coinsurance

Rehabilitative and Habilitative Services Section

- Less than 10% had used this benefit for an adult
- 5% had used this benefit for a child
- Less than 1/3 paid a copayment for an adult
- Less than 10% paid a copayment for a child

Recommendations

- Advocates must monitor the impact of copayment and coinsurance on access.
- Plans must provide clear and accessible plan information that includes formularies and costs.
- Plans must provide clear and accessible information about the appeals process.
- Consumers need more information about the essential health benefits and what is covered.

Opportunities for Action

- Congress
- Federal agencies
- Federal Annual Reviews of EHB-related plans
- State legislation
- Other points of influence

Conclusion

Information

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Before plans are purchased and after to help them work to the full extent of the language in the plan.

THANK YOU!



Mary Andrus
Assistant Vice President
Easterseals
202-347-3066