



FEDERAL HEALTH CARE REFORM Coverage Mandate Moratorium?

One of the hotly debated issues at the state level has been whether or not Ohio should pass additional health insurance coverage mandates for certain conditions. Arguments on both sides of the issue are compelling. Proponents of coverage mandates argue that if you have health insurance but the insurance does not cover your specific condition (or the latest technology) what good is it? Just as passionately opponents of mandates argue that individuals and small employers are disproportionately hurt because most large employers are self-funded and, therefore, not subject to state mandates. This leaves those that can least afford the additional costs of the mandates to pay for them.

Regardless of your perspective on coverage mandates, the recently enacted federal health care reform law may be a reason to impose a moratorium on additional mandates until the Exchanges are up and operating by January 1, 2014. The Exchanges, which are one of the key components of the federal legislation, are required to include an “essential health benefits package” as defined by the Secretary of Health & Human Services (HHS). This package must include at least the following:

- Ambulatory patient services;
- Emergency services;
- Hospitalization;
- Maternity and newborn care;
- Mental health and substance abuse disorder services, including behavioral health treatment;
- Prescription drugs;
- Rehabilitative and habilitative services and devices;
- Laboratory services;
- Preventative and wellness services and chronic disease management;
- Pediatric services, including oral and vision care;
- Limits cost-sharing for such coverage; and
- Provides either the bronze, silver, gold or platinum level of coverage.

The Secretary of HHS is required to ensure that the scope of the benefits coverage is equal to typical coverage provided by an employer after conducting a survey of employer-sponsored coverage to determine typical benefits. **In light of this information, it may be best for the Ohio Legislature to wait and see what an “essential health benefits package” looks like before enacting new health insurance coverage mandates.**

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