

Talking Points for Essential Health Benefits (EHB)

Timeliness: [State] must initiate a transparent process to review EHB now.

- The Centers for Medicare & Medicaid Services has recently released a list of plans that states can choose from as their EHB benchmark plan for 2017 and beyond. Now is the time for our state to take steps to ensure a transparent, consumer friendly selection process.
- Anticipating that this process will begin shortly, our state should use its authority to swiftly establish, convene and facilitate a public process to review the current EHB benchmark package to identify gaps and establish a new benchmark plan to ensure [State-ians]' needs are met.

Consumer engagement: [State] must ensure that any process established for selection of an EHB benchmark should include meaningful consumer engagement.

- EHB is important because it serves as the base benefits for all consumers. [State-ians] should have a voice in the process of setting the benchmark to ensure EHB meet their needs.
- Implementation decisions regarding the EHB must be transparent and include opportunities for meaningful public participation through open meetings, publicly accessible notes, and public comment options.

Robustness of the EHB: Selecting an EHB requires a careful balance between robustness and affordability, ensuring that all [State-ians] have access to needed health care.

- The EHB must include protections and safeguards to ensure that all [State-ians], especially those with complex health conditions, have access to essential care and treatment.
- Our state must ensure that all [State-ians] have access to comprehensive behavioral and mental health services, habilitative services and pediatric services across all ten categories of care.
- The EHB must adequately protect [State-ians] from discrimination. Substitution of benefits can serve as a means of discrimination by discouraging certain populations from enrollment. Therefore, our state should prohibit insurers from substituting benefits within a category.
- [State-ians] should be able to make 'apples-to-apples' comparisons when buying a suitable health benefit package for themselves and their families. Our state must track how [State-ians]' access to care is effected if substitution is allowed.