

**Essential Health Benefits (EHB)
Department of Health Access (DVHA) Recommendations**

The Exchange: Ensuring Comprehensive Coverage for Vermonters

The Vermont Health Benefit Exchange will be the place where Vermonters can shop for, compare, and purchase health insurance plans in 2014 and 2015. As required by the ACA, plans offered on the Exchange must cover a comprehensive package of benefits, guaranteeing Vermonters quality health coverage.

Creating an Essential Health Benefits Package for Vermont

The federal law requires Vermont to look at four types of current plans offered in the state and select one as the “benchmark plan,” or, the plan whose benefits will serve as the basis for all plans available to Vermonters in the Exchange in 2014 and 2015. Additionally, DVHA is required to make recommendations for pediatric oral care and habilitative services. In recommending a benchmark plan, DVHA looked at plans that include mandates covered by the state while also guaranteeing a comprehensive set of benefits.

ACA Essential Health Benefits include hospitalization, maternity and newborn care, mental health services, prescription drug coverage, preventive and wellness services, and more.

Recommendations for Benchmark Plans

Recommendation #1: BCBSVT as Benchmark Plan

- After consulting with stakeholders and comparing the benefits in each of the plans, DVHA recommends BCBSVT as the benchmark plan for the Exchange.
- Choosing BCBSVT as the benchmark plan would mean the least amount of change for Vermonters – 77 percent of Vermonters in markets that are expected to enter the Exchange currently have a BCBSVT product and would continue to receive those same benefits in addition to any new benefits outlined by the ACA.

Recommendation #2 – State Children’s Health Insurance Plan (SCHIP) as Pediatric Oral Benchmark Plan

- DVHA recommends that SCHIP be the benchmark plan for pediatric oral care. The services covered by SCHIP are comprehensive and currently used by many Vermont families.

Recommendation #3 – Plans cover Habilitative Care as they do Rehabilitative Care

- DVHA recommends that plans cover rehabilitative services, similar to the way they cover habilitative care – so that Vermonters are guaranteed coverage whether they are recovering from an accident or developing an essential skill or function.

Next Steps

DVHA presents its EHB recommendations to the independent Green Mountain Care Board (GMCB) on August 9. The GMCB will review DVHA’s recommendations, seek public input, and approve the EHB package in September. In 2014 and 2015, all plans sold on the Exchange will need to cover the same standard set of health benefits, ensuring that all Vermonters have access to a comprehensive set of services.

On August 21, DVHA will make another set of recommendation to the GMCB on Exchange plan designs. This will include cost-sharing structures.