



Michigan

Essential Health Benefits Comparison

Prepared by:

Office of Financial and Insurance Regulation

State of Michigan

Written public comments accepted through
June 29, 2012

Email: OFIR-EHBcomments@michigan.gov

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Selecting Essential Health Benefits Plan

- Federal Government has delegated authority to states to select a benchmark plan that reflects the scope of service offered by a “typical employer plan”. This approach gives Michigan the flexibility to select a plan that best meets the needs of its citizens. The benefits and services included in the benchmark health insurance plan selected will be the essential health benefits (EHB) package. See: <http://www.healthcare.gov/news/factsheets/2011/12/essential-health-benefits12162011a.html>
- State must select EHB benchmark from certain enumerated plans
- Written public comments being taken through June 29, 2012
- EHB benchmark selection deadline is September 2012



Essential Health Benefits- Potential Michigan Benchmark Plans

- Three largest MI Commercial Small Group Products
 - BCBSM Community Blue PPO Plan 4
 - Priority Health HMO
 - Blue Care Network 10 HMO (BCN 10)
- Three largest MI State Employee Plans
 - Blue Care Blue Shield of Michigan (BCBSM- *self insured plan*)
 - Physicians Health Plan HMO (PHP)
 - Priority Health HMO
- Three largest Federal Employee Health Benefit Program
 - Blue Cross Blue Shield Standard (BCBS Standard)
 - Blue Cross Blue Shield Basic (BCBS Basic)
 - Government Employees Health Association (GEHA)
- Largest MI Commercial Group HMO
 - Priority Health HMO



Essential Health Benefits (EHB) Requirements – Affordable Care Act

- Benefit plans required to cover a minimum set of EHBs within the following broad categories:
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance use disorder services
 - Prescription drugs
 - Rehabilitative and habilitation services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease mgmt.
 - Pediatric services, including oral and vision care



Pediatric Dental and Vision Service

- Waiting for guidance from Dept. of Health and Human Services (HHS) on benchmark requirements for this mandate
- HHS is giving consideration to the Children's Health Insurance Program (CHIP) or the Federal Employees Dental and Vision Insurance Program (FEDVIP) as a model for the benchmark



MI Essential Health Benefits Comparison Exhibit I

- Health plan documents used to compile Exhibit I are linked by document headers
- Health plan insurers have reviewed these comparisons and have added clarification
- Michigan mandates noted on the chart in last column



MI Essential Health Benefits Comparison Exhibit I

- Data provided is for informational purposes only
- Based on 3/31/12 enrollment data submitted by insurance companies
 - Verification of data by federal government is not complete
- Benefit design based on essential health benefits definition and categories
 - Delineated in most recent guidance from the federal government
- Data provided is subject to change