

## **HEALTH CARE REFORM IN DELAWARE**

### **Defining Delaware's Essential Health Benefits in a Benchmark Health Insurance Plan**

**Open Comment Period: 6/18/12 - 8/2/12**

The Patient Protection and Affordable Care Act requires that every health insurance plan offered to an individual or small business must cover a minimum level of benefits in each of the ten broad categories of services listed below. This minimum coverage standard is referred to as "essential health benefits." Health insurance plans may cover additional services at their own discretion.

#### **Essential Health Benefit (EHB) Service Categories**

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

Each state is responsible for selecting a benchmark plan as the standard for the essential health benefits package. After this selection, all other health insurance plans available in the state of Delaware for either individuals or small businesses will be required to offer benefits that are "substantially equal" to the benchmark plan. Plans will have the flexibility to adjust the specific services that are included as part of the benefit, as well as any quantitative limits on certain services, as long as the coverage has the same value as the benchmark plan.

In order to define Delaware's EHB benchmark plan the Delaware Department of Health and Social Services (DHSS) and the Delaware Health Care Commission (DHCC) have prepared detailed materials for the public to review, as well as a process for submitting feedback to the State concerning Delaware's essential health benefits. The detailed

materials include a Stakeholder Packet, a Benefits Grid, a Benchmark Plan Comparison, and an Evaluative Tool for Chronic Disease Patients. The open comment period will last from 6/18/12 – 8/2/12. Additionally, DHSS and DHCC will host two (2) public forums during this same period. Details on date, time and location of the forums are listed below. All Delawareans are invited to attend the forums, review the essential health benefits material, and submit comments.

Forums:        June 27, 2012: 6-8pm

                  July 17, 2012: 6-8pm

Delaware Technical and Community College (DeTech)  
Terry Campus  
100 Campus Drive  
Dover, DE 19904  
Corporate Training Center  
Rooms 400 A&B

This press release and Delaware's complete set of EHB benchmark plan materials can be found on the Delaware Health Care Commission website <http://dhss.delaware.gov/dhss/dhcc> under What's New.