

Essential Health Benefits Defined



Healthcare reform includes unlimited coverage for some benefits.... While the final list is still up in the air, we can at least provide a preliminary look under the covers.

And did I say unlimited? Well, that won't be required until late in 2013. But they will up the minimums between now and then.

Annual Limits

The government is allowing plans to phase in unlimited coverage of essential health benefits. They are calling these "Restricted Annual Limits".

The limits allowed per individual annually, per essential benefit, are:

<u>Limit</u>	<u>Plan Years Beginning</u>
\$750,000	9/23/2010 - 9/22/2011
\$1.25 million	9/23/2011 - 9/22/2012
\$2 million	9/23/2012 - 9/22/2013
Unlimited	9/23/2013 and after

A Funny Thing Happened on the Way to Unlimited

And just when you thought unlimited meant unlimited, well.....read the regulations again. They state that a plan cannot place a dollar limit on essential benefits.

The legal beagles out there are noting that this means the plan can still place day or visit limits on these benefits. Unless this loophole is plugged by the Feds, be prepared to see plans adding day and visit limits on all essential health benefits.

Essential Health Benefits

The list of benefits in the act is outlined below. However, this list could be expanded in the future.

- ambulatory patient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance use disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services, and chronic disease management
- pediatric services, including oral and vision care

No Coverage...No Maximum

One final word on these regulations. If your plan does not include an essential health service, it does not need to add that specific coverage until 2014.



Albers & Company specializes in employee benefits, financial planning and benefits communications, serving employers based in the Pacific Northwest. A&C has partnered with GHB Insurance, which houses a team of experts in individual medical and dental coverage. GHB provides assistance with plans both inside and outside the Washington State Exchange.



**Information about individual plans can be obtained by calling
Karla Stevens at GHB at 800.789.5011.**

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