What Does A Model Coverage Package Look Like?

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Agenda

• Association for Behavioral Health and Wellness
• Health insurance exchange overview
• Essential health benefits
• What’s missing
• Behavioral health’s role
• Opportunities
Association for Behavioral Health and Wellness

- ABHW is the national voice for managed behavioral health & wellness companies.
- 10 Members; Approx. 125 Million Lives.
- Key Objectives and Strategies:
  - **Educate** federal and state policymakers, accreditation agencies, health care providers and the media on the value and effectiveness of BHOs.
  - **Advocate** for policies that ensure BHOs can continue to effectively increase quality, manage costs and improve health care outcomes.
  - **Promote** quality health care delivery that strives to achieve recovery, wellness and a productive workforce.
  - **Collaborate** within the industry and with key stakeholders to exchange ideas and offer creative solutions to on-going and emerging challenges.
Health Insurance Exchange

• **Health insurance exchange***
  – 17 declared state-based exchange
  – 7 planning for partnership exchange
  – 27 default to federal exchange
  – Concerns: premiums, enrollment & health plan interest

*As of May 28, 2013*
Essential Health Benefits

• Ten Categories
  – 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
Almost No Existing Health Plans Meet New ACA Essential Health Benefit Standards (HealthPocket 3/07/13)
National Coverage for Each Essential Health Benefit

If a benefit was optional within a plan and required an additional charge, it was not included.

Essential Health Benefit % of Plans With Benefit (including limited coverage)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
</tr>
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<tbody>
<tr>
<td>Ambulatory Care (Medical services such as doctor visits and other practitioner visits)</td>
<td>99%</td>
</tr>
<tr>
<td>Emergency Care (Emergency and urgent care medical services)</td>
<td>100%</td>
</tr>
<tr>
<td>Hospitalization (Hospital physician and facility services)</td>
<td>100%</td>
</tr>
<tr>
<td>Maternity &amp; Newborn Care (prenatal, delivery, and post natal care)</td>
<td>34%</td>
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<tr>
<td>Mental Health Services (Evaluation and treatment of mental health issues)</td>
<td>61%</td>
</tr>
<tr>
<td>Substance Use Disorder Services (^4) (Services to address alcohol and chemical dependencies including behavioral health treatment)</td>
<td>54%</td>
</tr>
<tr>
<td>Drug Coverage (Coverage of prescription medications)</td>
<td>82%</td>
</tr>
<tr>
<td>Rehabilitation &amp; Habilitation Services (^5) (Services to relearn a skill impaired by a medical condition or acquire a skill previously impeded by a medical condition)</td>
<td>85%</td>
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<tr>
<td>Lab Tests (Diagnostic tests and imaging (e.g. MRI) services)</td>
<td>99%</td>
</tr>
<tr>
<td>Preventative &amp; Wellness Care &amp; Management of Chronic Diseases (Coverage of routine physicals, checkups, immunizations and integrated care for chronic conditions like diabetes)</td>
<td>100%</td>
</tr>
<tr>
<td>Pediatric Care (Health benefits tailored to children including vision and dental care)</td>
<td>24%</td>
</tr>
</tbody>
</table>
Essential Health Benefits Coverage in Existing Health Insurance Plans

National Average: 76%  (Data not weighted by enrollment; HealthPocket 3/07/13)
Characteristics of the Exchange Population

- Prevalence of behavioral health conditions in the past year among adults aged 18 - 64 years

<table>
<thead>
<tr>
<th></th>
<th>SMI Population %</th>
<th>SPD Population %</th>
<th>SUD Population %</th>
</tr>
</thead>
<tbody>
<tr>
<td>National</td>
<td>5.5</td>
<td>11.6</td>
<td>10.3</td>
</tr>
<tr>
<td>Uninsured Income b/w 133 and 399 % of FPL</td>
<td>6.1</td>
<td>13.5</td>
<td>14.3</td>
</tr>
</tbody>
</table>

SAMHSA Behavioral Health Treatment Needs Assessment Toolkit for States
What’s Missing From the EHB?

• Care management

• Non-traditional services
  – Housing
  – Employment training
  – Transportation

• Long term support
Behavioral Health’s Role

• QHP accredited by National Committee for Quality Assurance or URAC

• Application of parity
  – Determines the degree of management

• Behavioral health embedded in medical plan
  – Health plan
  – Carve-out partnership

• Will medical plans understand behavioral health?
Opportunities

• Use of peer support services
• New partners
• Educate