



**Association for Behavioral
Health and Wellness**

What Does A Model Coverage Package Look
Like?

Pamela Greenberg, MPP
President and CEO

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



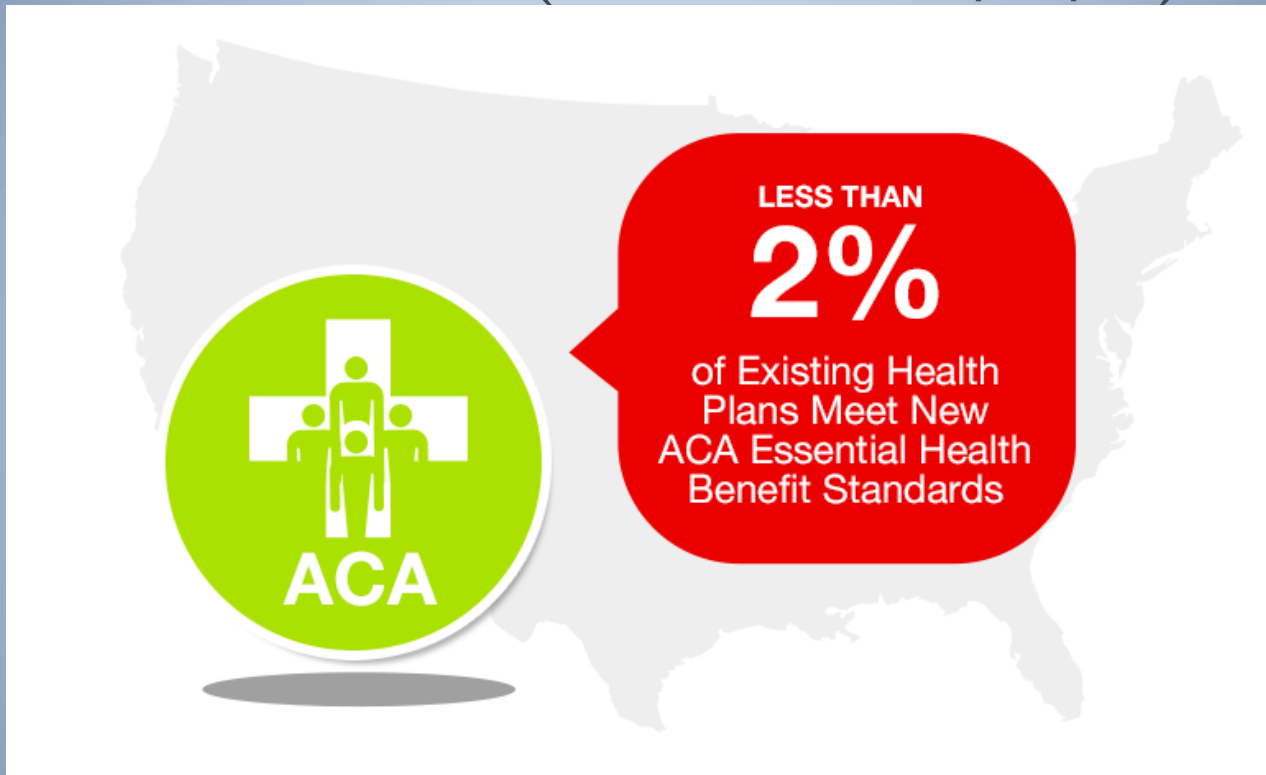
Essential Health Benefits

- 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
(HealthPocket 3/07/13)

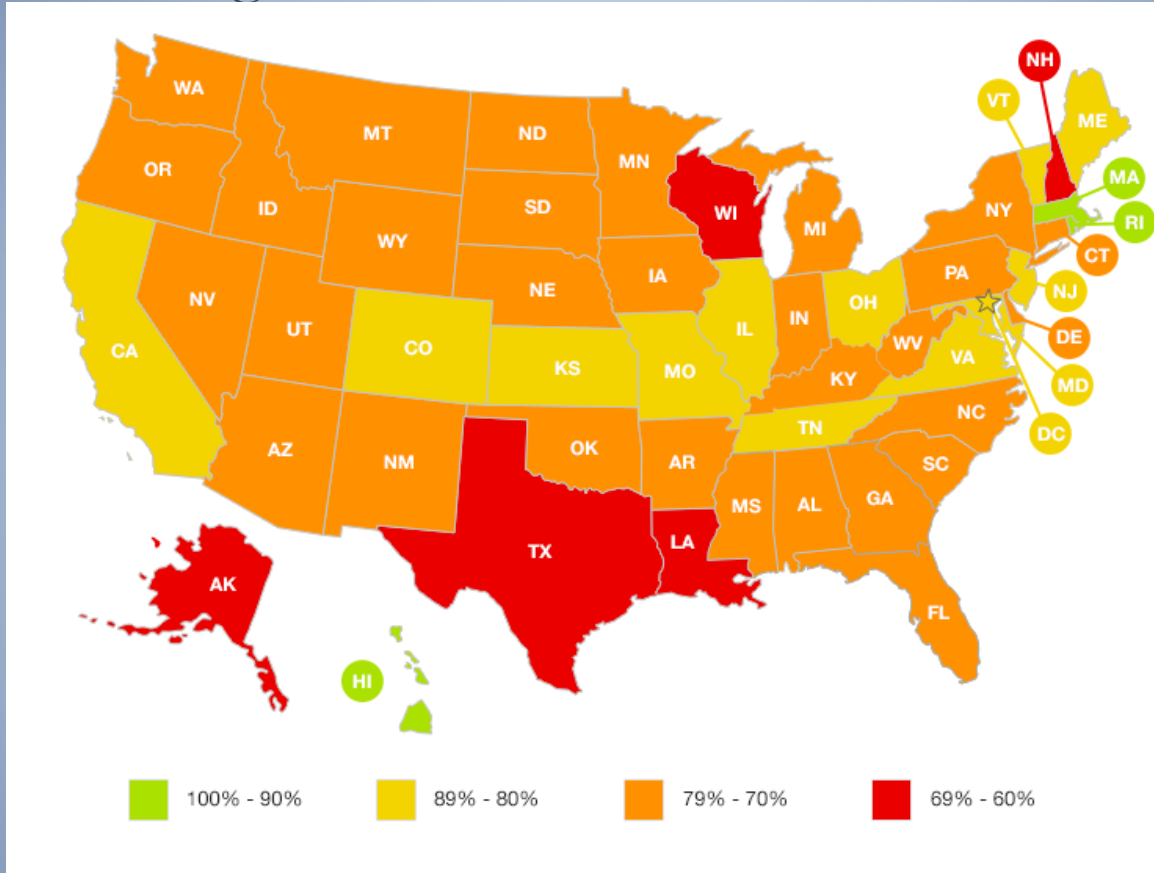
Essential Health Benefit % of Plans With Benefit (including limited coverage)

Ambulatory Care (Medical services such as doctor visits and other practitioner visits)	99%
Emergency Care (Emergency and urgent care medical services)	100%
Hospitalization (Hospital physician and facility services)	100%
Maternity & Newborn Care (prenatal, delivery, and post natal care)	34%
Mental Health Services (Evaluation and treatment of mental health issues)	61%
Substance Use Disorder Services⁴ (Services to address alcohol and chemical dependencies including behavioral health treatment)	54%
Drug Coverage (Coverage of prescription medications)	82%
Rehabilitation & Habilitation Services⁵ (Services to relearn a skill impaired by a medical condition or acquire a skill previously impeded by a medical condition)	85%
Lab Tests (Diagnostic tests and imaging (e.g. MRI) services)	99%
Preventative & Wellness Care & Management of Chronic Diseases (Coverage of routine physicals, checkups, immunizations and integrated care for chronic conditions like diabetes)	100%
Pediatric Care (Health benefits tailored to children including vision and dental care)	24%



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

	SMI Population %	SPD Population %	SUD Population %
National	5.5	11.6	10.3
Uninsured Income b/w 133 and 399 % of FPL	6.1	13.5	14.3

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





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President and CEO

(202) 449-7662

greenberg@abhwa.org