The Utah Health Policy Project is a non-partisan 501-C-3 nonprofit organization.
Utah Health Policy Project

UHPP is particularly concerned that the coverage offered by UB+ in three of the 10 categories that must be covered by the EHB is not sufficient. They are:

- mental health and substance use disorder services, including behavioral health treatment
- pediatric services, including oral and vision care
- rehabilitative and habilitative services and devices.

If the United States Department of Health and Human Services finds UB+’s coverage in any one of the 10 categories insufficient, the state would have to substitute benefits from a different plan to make the benchmark complete. The tricky part for now is that we are all still waiting on guidance from HHS as to exactly how to do this. So far we know that if one of the 10 categories is missing it must be filled in as follows: "the default benchmark plan would be supplemented by looking first to the second largest small group market benchmark plan, then to the third, and then, if neither of those small group market benchmark plans offers benefits in a missing category, to the FEHBP benchmark plan with the highest enrollment."³

However, UB+ isn’t missing any of the 10 required benefit categories. Three are not sufficient, that is, they do not include the benefits essential to manage chronic disease and promote health.

**Next Steps**

Now that the Legislature’s Health System Reform Task Force has made its recommendation, the ball is in the Utah Department of Insurance’s (DOI) court.⁴ The DOI must adopt an administrative rule designating UB+, along with any adjustments, as the Essential Health Benefit package in the small group and individual market by September 15, 2012.

At this point, all input about how to fill the gaps in a way that meets the intent of the health reform law will need to be submitted directly to the insurance commissioner.

If you would like to join the conversation about how to make the EHB stronger, please contact the Utah Health Policy Project: shelly@healthpolicyproject.org or call 801-433-2299.

*To learn more about the Essential Health Benefits package, read Community Catalyst’s EHB 101 and the EHB bulletin from the Centers for Medicare and Medicaid Services.*
