



State Of Rhode Island Office of the Health Insurance Commissioner Essential Health Benefits Benchmark Plan Public Comment Solicitation

Introduction

The Office of the Health Insurance Commissioner (OHIC) is seeking public comment on the selection of the state's essential health benefits (EHB) for 2017. Beginning in 2014, the federal Affordable Care Act required health plans sold in the individual and small group markets to offer a comprehensive package of items and services, known as "essential health benefits." Rhode Island chose a benchmark plan in 2012 for use in the 2014-2016 plan years. The federal government now requires that all states choose a new benchmark plan, for use in plan year 2017, by July 1, 2015.

2015 Essential Health Benefits Benchmark Plan Selection Process

The state must select one benchmark plan from the following:

- One of the three largest small group plans in the state by enrollment;
- One of the three largest state employee health plans by enrollment;
- One of the three largest federal employee health plan options by enrollment; or
- The largest HMO plan offered in the state's commercial market by enrollment.

Essential health benefits must include items and services within the following 10 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; and
- Pediatric services, including oral and vision care.

If a selected base benchmark plan does not contain all 10 categories of EHBs, states will be required to supplement the benchmark plan.

States are permitted to select their EHB benchmark plans from among the following 10 options:

- The largest plan in any of the three largest small group products in the state by enrollment as of the first quarter of 2014;
- The three largest state employee health plans by enrollment as of the first quarter of 2014;

- The three largest federal government employee options by enrollment as of the first quarter of 2014;
- The largest HMO plan offered in the state's commercial market by enrollment as of the first quarter of 2014.

After initial review, OHIC has narrowed the field of options down to the largest plan in any of the three largest small group products.

In 2012, the State selected Blue Cross Blue Shield's Vantage Blue plan as its EHB benchmark plan. For more information on the 2012 selection, please visit: [https://www.cms.gov/CCIIO/Resources/Data-Resources/ehb.html#Rhode Island](https://www.cms.gov/CCIIO/Resources/Data-Resources/ehb.html#Rhode%20Island)

Opportunities to Submit Public Comment to OHIC

As a part of its review EHB benchmark plan options, OHIC is soliciting public comment. All public comments must be received by OHIC by June 30, 2015. Following this deadline, OHIC will make all comments received publicly available. Written comments may be sent for consideration to ohic.healthinsinq@ohic.ri.gov.

To assist interested stakeholders in developing their comments, additional information and a comparison of EHB benchmark plans being considered for 2017 is available here:

<http://www.ohic.ri.gov/2017%20Essential%20Health%20Benefits%20Plan%20Selection.php>