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GUIDANCE GIVES STATES OPPORTUNITY TO CRAFT ESSENTIAL BENEFITS THAT WORK FOR PEOPLE WITH CANCER

Washington, D.C. -- December 16, 2011 -- The administration today issued a pre-regulatory bulletin outlining guidance for the creation of an essential benefits package as required under the Affordable Care Act. Following is a statement from Stephen Finan, senior director of policy at the American Cancer Society Cancer Action Network (ACS CAN). Finan is also a consumer representative to the National Association of Insurance Commissioners. His statement follows:

"The bulletin issued today on essential health benefits lacks the specifics of a proposed rule, but it provides potentially valuable guidance as states prepare for the essential benefit requirements to take effect in 2014. Although the bulletin does not have the force of law, it gives states important direction as they move toward implementation of health benefit exchanges.

"The bulletin gives states the option to choose among various 'benchmark' plans in defining essential benefits, a move that exempts the administration from building an essential benefits package of its own but should give consumers confidence that essential benefits will mirror those offered in existing popular plans.

"For example, people with cancer and their families have fared well under the largest Federal Employees Health Benefits Plan. The quality of coverage patients receive under the three other options outlined in the bulletin -- small group plans, state employee plans and the largest HMO offered in a given state -- is less certain. Small group plans and large HMOs tend to offer comprehensive benefits and must honor state guarantees of coverage for care including proven preventive services, but that may not be true in all states. State employee health plans can vary greatly, making it difficult to predict whether one chosen by a state to help define essential benefits would offer adequate care to someone with cancer.

"We urge states to choose a benchmark plan that provides the best care for someone at risk for a life-threatening chronic disease such as cancer, including access to prevention and early detection, treatment and follow-up care. We also urge the administration to provide additional details about benchmark plans that can be used to define essential benefits. Benchmark plans could constitute a strong starting place for essential benefits, but the administration should take steps to improve the quality of care and contain long-term costs by requiring greater transparency, more use of evidence-based guidelines and coverage of innovative products and services.

"The essential health benefits will for the first time define a minimum standard for health insurance coverage. If the administration provides necessary details and states use the flexibility they have been given to make responsible choices, the essential benefits will for the first time give patients the assurance of quality that the law intended."

ACS CAN is the nonprofit, nonpartisan advocacy affiliate organization of the American Cancer Society, dedicated to eliminating cancer as a major health problem. ACS CAN works to encourage lawmakers, candidates and government officials to support laws and policies that will make cancer a top national priority. ACS CAN gives ordinary people extraordinary power to fight cancer. For more information, visit www.acscan.org.

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