

PRESS RELEASE

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Friday, Dec. 16, 2011

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***Essential Health Benefits Standards Must Meet
Guarantees of Affordable Care Act***

Washington, D.C.— The U.S. Department of Health and Human Services (HHS) today released a pre-regulation bulletin addressing the definition of the minimum Essential Health Benefits (EHB) health insurance coverage standard across ten required categories of health services, a protection for consumers purchasing insurance that is included in the Affordable Care Act. The following is the statement of Ron Pollack, Executive Director of the consumer health organization Families USA, about this bulletin:

“The Affordable Care Act extends many critical protections to health care consumers. One of the most important is the reassurance that when a consumer buys an insurance plan, they can count on it to cover essential health services—and not be riddled with unexpected benefit holes and coverage limits. This is especially important for many low- and middle-income families who can’t afford the necessary medical care that their doctor recommends if it is left uncovered by their health insurance.

“The Department of Health and Human Services today took a first step in a process that we hope will ultimately result in a clear, strong and more uniform standard of what a reasonable health insurance plan must cover in every state. The pre-regulation bulletin helps to make it possible to preserve important existing state benefit requirements. Moving forward, it will be important to ensure that adequate coverage across all ten required benefit categories is provided—marking an improvement over many plans offered today.

“We understand the inclination to balance flexibility, comprehensiveness of coverage, and cost in developing the Essential Benefits standard. However, flexibility must yield to reliable, comprehensive coverage of benefits for consumers—guaranteed by the Affordable Care Act. It is essential that HHS provide strong oversight and enforcement of Essential Health Benefits standards as they are implemented in the states, which we expect to see when the formal regulations are issued.”

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Families USA is the national organization for health care consumers. It is nonprofit and nonpartisan, and its mission is to secure high-quality, affordable health coverage and care for all Americans.

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