

## **U.S. Chamber to HHS: Affordability and Flexibility must be Paramount Considerations When Developing the Essential Health Benefits Package**

**WASHINGTON, D.C.**—Following the release of the Institute of Medicine’s (IOM) recommendations on how to define the essential health benefits package, the U.S. Chamber of Commerce urged the Department of Health and Human Services (HHS) to balance the goal of coverage with the practical concerns of costs when compiling the final essential health benefits package.

“ While we are in the process of reviewing the entirety of the IOM’s recommendations, we are pleased with their apparent emphasis on the need to balance coverage and cost,” said Randy Johnson, senior vice president of Labor, Immigration, and Employee Benefits. “ If the process for establishing the essential health benefits package does not weigh the impact the package will have on the cost of coverage, we will find ourselves in a situation where all plans serving the small group and individual markets are required to offer comprehensive coverage that no one can afford to purchase.”

There are three essential criteria that the Chamber believes HHS’ final essential benefits package must ensure:

- Affordability
- Flexibility
- Accessibility

“ We urge the secretary to focus on affordability and flexibility when developing the essential health benefits package to ensure workers can get the health coverage they need,” continued Johnson. “ The Chamber has already provided input to the IOM on this issue and looks forward to continuing to work with the Institute and the Department of HHS on this vital charge.”

The Patient Protection and Affordable Care Act requires that everyone in the United States have health insurance beginning in 2014. Health plans for individuals and small businesses must include essential health benefits (EHB), which fall under 10 general 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. HHS requested that the IOM recommend the criteria and methods for determining and regularly updating the EHB package. The Secretary of Health and Human Services will then issue a specific EHB package that must be offered to individuals.

The U.S. Chamber of Commerce is the world's largest business federation representing the interests of more than 3 million businesses of all sizes, sectors, and regions, as well as state and local chambers and industry associations.