



Essential Health Benefits – Frequently Asked Questions 2013

Question	Answer
<p>1. Are all products required to comply with mental health parity? Which mental health parity law? Federal or state? On exchange? Off exchange? QHP and non-QHP?</p>	<p>As required in the Essential Health Benefits Regulation, it is our understanding that all products required to include EHB will also be required to meet federal mental health parity law. The final rule can be found at: http://www.gpo.gov/fdsys/pkg/FR-2012-11-26/pdf/2012-28362.pdf. <i>updated 3/22/13</i></p>
<p>2. When will ODI release the definition of essential health benefits for Ohio?</p>	<p>EHB information can be found below. <i>updated 1/25/13</i></p> <p>Ohio Essential Health Benefits Benchmark Plan Template Essential Health Benefit Certificate of Coverage The MetLife Federal Dental Plan Federal Employee Dental and Vision Benefits Enhancement Final - Prescription Drug EHB-Benchmark Plan Benefits by Category and Class Governor's Habilitative Services Letter</p>
<p>3. Will ODI follow the process outlined in the proposed EHB regulation that allows actuarial equivalent substitutions within a benefit category?</p>	<p>Yes; however, complex filings and/or filings that include actuarial substitutions may take longer to review and insurers should plan accordingly. <i>updated 1/25/13</i></p>
<p>4. What habilitative services must be offered within Ohio's Essential Health Benefits package?</p>	<p>At a minimum, issuers must include the benefits as outlined in the governor's letter dated December 26, 2012 which can be found at http://insurance.ohio.gov/Company/Documents/Habilitative%20Services%20Letter.pdf. In addition, issuers must ensure that products are otherwise compliant with all other EHB requirements, as required in the Essential Health Benefits Regulation; the regulation can be found at http://www.gpo.gov/fdsys/pkg/FR-2013-02-27/pdf/2013-04335.pdf. <i>updated 3/22/13</i></p>
<p>5. Is non-emergency care when traveling outside of the U.S. a required Essential Health Benefit under the Ohio Benchmark Plan?</p>	<p>No. Non-emergency care when traveling outside of the U.S. is not a required benefit under the Ohio Benchmark Plan. Issuers have the ability to cover non-emergency care when traveling outside of the U.S. by including those types of providers in their network. <i>updated 5/30/13</i></p>