HEALTH REFORM AT A GLANCE:
BENEFITS

In order to improve access to affordable and quality health care for all, the discussion draft establishes standards to ensure that all plans in the new Health Insurance Exchange cover a comprehensive set of necessary services and offer cost sharing protections for consumers.

Benefits Provisions in the Discussion Draft:

General

- Establish a core benefits package that will protect people from financial hardship when they get sick.
- Underscore the importance of preventive health services in making America healthier and lowering the growth of health care costs over time by requiring there be no cost sharing to access those benefits.
- Establish a new independent advisory committee with providers and other healthcare experts, chaired by the Surgeon General, to recommend and update the core package of benefits to address the health care needs of Americans.

Benefit Packages

- The Exchange makes available four different tiers of benefit packages from which consumers can chose the best one that meets their health care needs.
  - *Basic Package*: Includes the core set of covered benefits and cost sharing protections
  - *Enhanced Package*: Includes the core set of covered benefits with more generous cost sharing protections than the Basic Package
  - *Premium Package*: Includes the core set of covered benefits with more generous cost sharing protections than the Enhanced Package
  - *Premium Plus Package*: Includes the core set of covered benefits, the more generous cost sharing protections in the Premium Package, and additional covered benefits (e.g., dental coverage for adults; gym membership, etc.)

- A required core set of benefits provides coverage for essential health care services and items to ensure that consumers will no longer have to worry about having chosen an inadequate insurance plan if they get sick. These include:
  - Inpatient hospital services
  - Outpatient hospital services
  - Physician services
  - Equipment and supplies incident to physician services
  - Preventive services
  - Maternity services
  - Prescription drugs
  - Rehabilitative and habilitative services

- Well baby and well child visits and dental, vision, and hearing services for children