



Weekly Checkup

Weekly Checkup: Just How Much Variation in Essential Health Benefits?

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This week, the Administration finalized their [regulation](#) on Essential Health Benefits, the minimum level of benefits insurance plans must offer to be sold on the state insurance exchanges and meet minimum qualifying coverage standards. Controversially, HHS opted to choose broad coverage categories and tie EHB requirements to a state-chosen benchmark plan rather than a set of federally mandated coverage requirements. While most of the rule was unchanged from earlier proposed versions, a somewhat surprising provision in the final rule concerning prescription drugs will increase state-to-state variation on exchange plans. According to the final rule, "...in order to comply with the requirement to cover EHB, a plan would cover at least the greater of: 1) one drug in every USP category and class; or 2) the same number of drugs in each category and class as the EHB-benchmark plan."

Click [here](#) to read the full checkup.