



Essential Health Benefits Habilitative Services

David Deere

Partners for Inclusive Communities

Arkansas

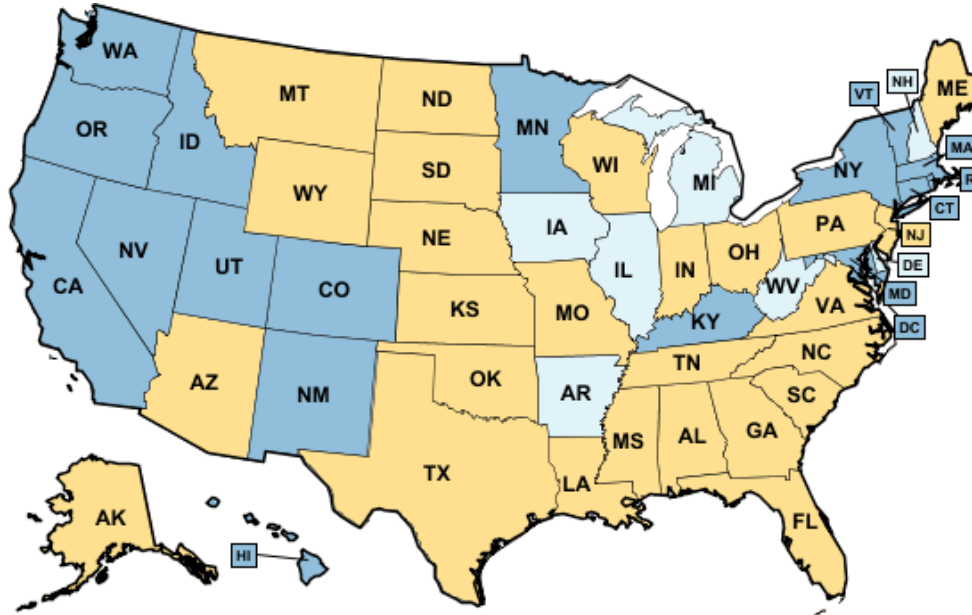
Functions of Exchanges

1. Ownership and operation of IT system through which persons purchase insurance plans
2. Regulation of plans sold through Exchange
3. Outreach and enrollment in Exchange

Options for Insurance Exchanges

- Federally-facilitated Exchange
- State-based Exchange
- Federally-facilitated State Partnership

State Plans for Exchanges



■ Default to Federal Exchange

■ Declared State-based Exchange

■ Planning for Partnership Exchange

State Decisions For Creating Health Insurance Exchanges, as of February 15, 2013: Exchange Decision



statehealthfacts.org
Your source for state health data

AR UCEDD Role in Exchange Planning

- UCEDD was engaged to write proposal for funding for state planning efforts for health benefits exchange
- Employee of UCEDD was hired as Exchange planning Director
- UCEDD has contract with the Arkansas Insurance Department to gather stakeholder input.

Essential Health Benefits

- 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

Defining Habilitative Services

- State was on verge of adopting a definition for habilitative services without input from disability community. That definition did not include developmental services that teach ADLs.
- UCEDD was able to slow process to allow input from individuals with disabilities and advocates.
- Committees spent 9 ½ hours discussing. Much additional time was given to discussion outside of official meetings



Arkansas's Definition of Habilitative Services Submitted to CCIO

Habilitative Services are services provided in order for a person to attain and maintain a skill or function that was never learned or acquired and is due to a disabling condition.

COVERAGE OF HABILITATIVE SERVICES (Used by State to Certify Plans)

Subject to permissible terms, conditions, exclusions and limitations, health benefit plans, when required to provide essential health benefits, shall provide coverage for physical, occupational and speech therapies, developmental services and durable medical equipment for developmental delay, developmental disability, developmental speech or language disorder, developmental coordination disorder and mixed developmental disorder.

Ways for UCEDD to Engage in Exchange Planning and Operation

- Respond to opportunities for public comment
- Attend planning meetings
- Educate citizens about the Exchange
- Employ navigators to assist consumers to enroll through the Exchange
- Bid for contracts (examples include: IT support, education and outreach, training navigators)