



Benefits Matter: Promoting Comprehensive Coverage

Reform Matters Policy Boot Camp
November 17, 2008

Roadmap for This Session

- Background
- Mandated Health Insurance Benefits
- 3 Case Studies of Reproductive Health Services
- Q & A
- Reproductive Health Services and Health Reform: Lessons from the Past
- Breakout Discussion

What Are Comprehensive Health Benefits?

- A comprehensive health benefit package includes the services that women need to stay healthy and to treat illnesses at all stages in life
 - Preventive and acute care
 - Physical and mental health care
 - Full range of reproductive health services
- If health plans do not cover a comprehensive set of benefits, women may:
 1. Delay or forgo necessary health care
 2. Go into medical debt or sacrifice other basic necessities to pay for uncovered services

What Are Mandated Health Insurance Benefits?

- Laws to ensure that when women buy a health insurance policy, it will include certain benefits
- States are responsible for most mandated benefit laws, though there are a limited number of federal mandates:
 - Maternity benefits (for ESI)
 - Minimum maternity hospital stay
 - Mental health parity
 - Post-operative mastectomy care
- Self-insured health plans are only subject to federal mandates

What Are Mandated Health Insurance Benefits?

- State laws mandate coverage for services that are essential to women's health
 - Cancer screenings and treatment
 - Contraceptives
 - Behavioral health care
 - Maternity care
- They also mandate reimbursement for certain types of providers, and coverage for certain family members
- The number of mandates varies by state
- Depending on how the law is written, a mandate may hold little benefit for a woman
 - Mandates to *offer* rather than *provide* coverage
 - Mandates that are “if-then” statements
 - Mandates that are relevant only for certain types of plans or insurers

Some Health Reform Proposals Could Affect Mandated Health Insurance Benefits

- Buying and selling health insurance
“across state lines”
- Minimum-benefit health plans

Three Case Studies on Reproductive Health Services and Health Reform

- Maternity Care
- Contraceptives
- Abortion

Breakout Discussion Questions

- What do you think is the best argument for including reproductive health services in a national health care reform plan?
- What language or messages would you use to advocate for inclusion of abortion in a comprehensive health benefit package?
- How would you respond to arguments that taxpayers should not have to pay for a medical service to which they are morally opposed, such as abortion, infertility treatment, contraception, or sterilization?