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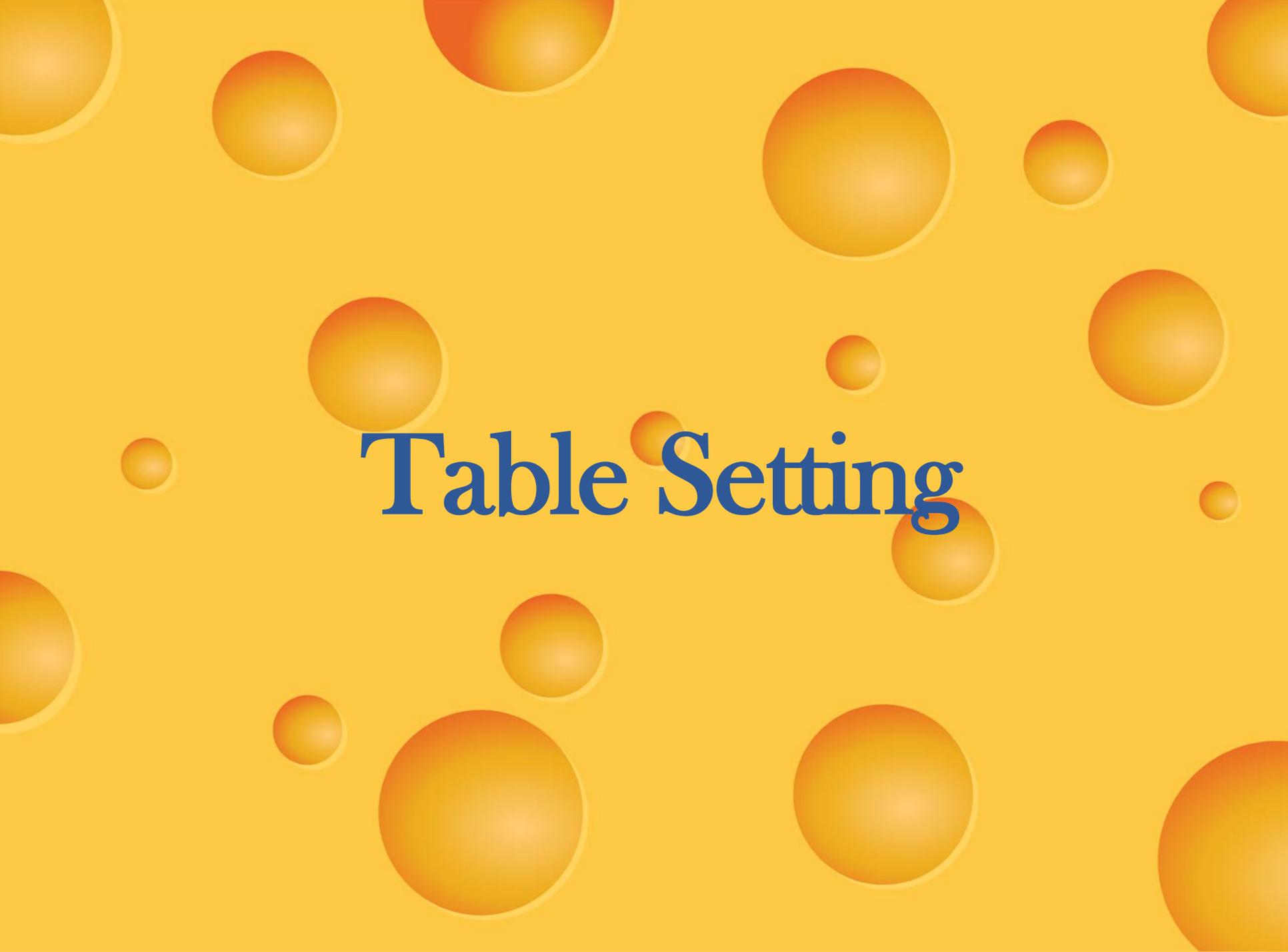
## **CENTER ON HEALTH INSURANCE REFORMS**

### **The 24<sup>th</sup> Princeton Conference**

# **Pros and Cons of Changing the ACA's Essential Health Benefit Requirement**

May 24, 2017

Sabrina Corlette, J.D.

The background is a warm yellow-to-orange gradient. Scattered across the surface are numerous 3D-rendered spheres of varying sizes. Each sphere has a gradient from light yellow to orange and a subtle shadow, giving it a floating, bubble-like appearance.

# Table Setting

# “Swiss Cheese” Coverage

## Why require EHBs?

- Holes in pre-ACA coverage
- EHBs today:
  - 10 required benefit categories
  - Equivalent to a “typical employer plan”



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# **EHBs: Inextricably Linked to Range of Insurance Reforms**



# A Variety of Coverage Protections

## EHBs are linked to...

- APTCs: what are tax credits buying?
- Actuarial values (Bronze, Silver, Gold, Platinum)
- Annual & lifetime limits
- Maximum annual out-of-pocket costs



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# Rolling back EHB: Impacts for Consumers



# Insurance without EHBs

## Consequences for coverage

- Likely insurer responses
- Effects on consumer choices
- Effects on consumer costs



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# Thank you!

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