



Affordable Care Act (ACA)

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The Affordable Care Act (ACA) requires that “essential health benefits” be included in health insurance policies. Such benefits include: doctor’s office visits; emergency room services and hospitalization; pregnancy and newborn care; mental health and substance use disorder services; prescription drugs; rehabilitative services and devices; laboratory services; preventive services; chronic disease management; and, children’s health services (including oral and vision care).

The standard by which a health insurance policy contains these “essential health benefits,” and is considered reasonable in terms of coverage, is measured by a “benchmark plan.” In New Jersey, the “benchmark plan” is Horizon’s HMO Access HAS plan.

One of the major provisions of the ACA communicated is that annual and lifetime dollar limits on essential health benefits are eliminated. However, Horizon’s HMO Access HAS plan – the aforementioned “benchmark plan” – seemingly puts limits on these benefits. For example speech and cognitive therapy are limited to a combined limit of 30 visits per year. Also, physical and occupational therapy is limited to 30 visits per year.

The rehabilitation needs of people with brain injury vary from person to person. Some may require less rehabilitation as allowed through Horizon’s HMO Access HAS plan; other’s moreso. Some people with brain injury who sustain serious brain injury and require extensive rehabilitation may find themselves with inadequate coverage for rehabilitation services should they purchase a policy which simply meets the most basic level of “essential health benefits” coverage. As a result, their quality of life may be undermined because of insufficient rehabilitation.

Limited rehabilitation benefits in health insurance may meet the needs of a person who has had a hip replacement but not the intensity and length of care needed when someone has a brain injury and who may need to relearn how to walk and talk and many other activities that come naturally to some of those not impacted by brain injury.

Some consumers never think about brain injury; let alone whether they may need extensive coverage for rehabilitation. To prepare for the unthinkable, carefully review what your current – or potential – health insurance policy covers; particularly with regard to rehabilitation. This same recommendation is also applicable for people with brain injury who may be in the market for a health insurance policy.

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