

MARKET STABILITY AND CONSUMER PROTECTION ACT (RHODE ISLAND) 2017/S831 SUB-A & 2017 H6156

Introduced by Senator Joshua Miller and Representative Brian Kennedy

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WHAT THIS BILL DOES

- Preserves provisions of the Affordable Care Act (ACA) in Rhode Island
- Provides stability to insurers in the face of unclear future of the ACA
- Applies to Rhode Islanders who
 - Purchase their insurance directly or
 - Through small employers (defined as 50 or fewer employees)
 - From state-based insurers who are covered under the ACA

KEY PROVISIONS OF THIS BILL

- Requires coverage for the 10 Essential Health Benefits (EHBs):
 1. Ambulatory patient services
 2. Emergency services
 3. Hospitalization
 4. Maternity and newborn care
 5. Mental health and substance use disorder services, including behavioral health treatment
 6. Prescription drugs
 7. Rehabilitative and habilitative services and devices
 8. Laboratory services
 9. Preventive services, wellness services and chronic disease management
 10. Pediatric services, including oral and vision care

KEY PROVISIONS OF THIS BILL (CONT.)

The Act also includes:

- Coverage even for those with pre-existing conditions
- Dependents up to age 26 can stay on their parent's plan
- Coverage of preventive services without cost sharing
- No annual limits or lifetime dollar caps on coverage for essential benefits

KEY PROVISIONS OF THIS BILL (CONT.)

The Act also includes:

- Limiting the amount older adults can be charged to 3 times the rate charged younger adults
- Requiring clear written explanations of insurance benefits.
- Ensuring control for insurer administrative costs (“medical cost ratio”)
- Guaranteeing Issue and Renewal so that, even with illness, policy cannot be denied
- Establishing a working group to make policy recommendations for patient protections, coverage quality and affordability, including ways to stabilize premiums and out-of-pocket expenses

WHY LEGISLATION MUST INCLUDE ESSENTIAL HEALTH BENEFITS

Without EHBs:

- Mental health treatment will no longer be mandated
- Reduced access to treatment
- This includes opioid addiction
- Will likely see more overdoses and increased suicide rates

Without access to mental health treatment:

- Homelessness increases
- Unemployment increases
- Incarcerations increase