

Oklahoma Health Care Authority

Here When It Counts

Perspectives

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Essential Health Benefit Package

- Pertains to Medicaid Expansion Only
- Federal intention to ease “churn” of members
- Dependent upon Oklahoma decision: if no expansion, then no new package needed
- For Medicaid ‘New Adult’ population
- Working title for ‘benchmark’ plan is Expansion Plan (EP) Package

ACA's 10 Required Benefits

1. Outpatient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services including behavioral health treatment

ACA's 10 Required Benefits (cont'd)

6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

OHCA Approach to Developing EP Package

- Analyze various alternatives provided by HHS:
 - Federal Employee Health Plan
 - State Employee Health Plan
 - Largest HMO
 - Current SoonerCare coverage
 - Current InsureOklahoma Individual Plan (IP) coverage
 - Met with DMHSAS to develop behavioral health coverage

Benefit Changes to Insure Oklahoma to Meet ACA Requirements

- Add Home Health Services to meet “habilitation” requirement
- Add Emergency Transportation and Ambulance Services
- Add Transplant Services (explicitly excluded under current IP, but presumed necessary under ACA)
- Add additional pregnancy-related services
- Behavioral Health – DMHSAS has requested coverage equal to SoonerCare with higher levels of care for Adult Substance Abuse Treatment (currently limited to outpatient)

Next Steps to Develop EP Package

- Cost analysis of package
- Review health needs of population
- Model potential utilization patterns and limits
- Explore federal cost-sharing flexibilities
- Await Oklahoma decision: if no expansion, then no new package needed

Future of Insure Oklahoma

- Neither the Supreme Court ruling nor the ACA invalidates current state laws.
- Two parts to the state law:
 - Funding from Tobacco Tax (\$40M annually)
 - Premium assistance program

Current State Law

“The Authority is authorized to develop and implement a premium assistance plan to assist small businesses and/or their eligible employees to purchase employer-sponsored insurance or ‘buy-in’ to a state-sponsored benefit plan.”

Premium Assistance

Exchange

- Under state law the OHCA may continue a premium assistance program.
- Federal funds will probably not be available.

Below 133% FPL

- If Medicaid expansion occurs:
 - No premium assistance because no individual payment
- If no Medicaid expansion:
 - Premium assistance continues (IP & ESI)

Possible Future Actions

- All authorization laws may be changed with legislation.
- Some or all current Insure Oklahoma rules may be invalidated.
- To continue program new rules may be required through OHCA Board and the State rule making process.
- Tobacco Tax funding could be redirected.