

13) Changes in Enrollee Benefits

Describe any changes in benefits for enrollees/insureds over the prior year, providing a description of benefits added or eliminated, as well as any aggregate changes as measured as a percentage of the aggregate claims costs. Provide this information for each of the following categories: hospital inpatient, hospital outpatient (including emergency room), physician and other professional services. Prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Point of Service (POS), Preferred Provider Organization (PPO) and Out-of-Area (OOA)

Non-Grandfathered (NGF) and Grandfathered (GF) Plans

- 1. Coverage of Preventive Services in accordance with Affordable Care Act (ACA) requirements - The preventive care services that are covered at no charge and not subject to any Deductible when received at the Participating Provider tier have been expanded to include coverage for the following:**
 - a. Behavioral/Social/Emotional Screening for children newborn to 21 years.
 - b. Sudden cardiac arrest and sudden cardiac death risk assessment in children 12- 21
 - c. Colonoscopies after a positive non-invasive stool-based screening test or direct visualization screening test
 - d. Routine prenatal office visits include the initial and subsequent histories, physical examinations, recording of weight, blood pressure, fetal heart tones, and routine chemical urinalysis] [according to the Health Resources and Services Administration (HRSA) guidelines].
 - e. Venipuncture for ACA preventive lab screenings. If a venipuncture is for the purpose of drawing blood for both ACA preventive and Non-ACA preventive labs, a cost share may apply.
 - f. Behavioral counseling interventions to promote a healthy diet and physical activity for cardiovascular disease (CVD) prevention in adults with CVD risk factors and type 2 diabetes mellitus.
 - g. Depression screening, including suicide risk as an element of universal depression screening for children ages 12-21.

- h. Counseling for midlife women with normal or overweight body mass index to maintain weight or limit weight gain to prevent obesity.
- i. Offer pregnant persons effective behavioral counseling interventions aimed at promoting healthy weight gain and preventing excess gestational weight gain in pregnancy.

Cost impact: This change has little to no impact on aggregate claims cost.

Point of Service (POS), Preferred Provider Organization (PPO) and Out-of-Area (OOA)

Non-Grandfathered (NGF) Plans only

2. **Precertification – Precertification is no longer required for the following services**
 - a. Habilitative Services (outpatient physical therapy, occupational therapy, speech therapy and pulmonary therapy)
 - b. Rehabilitative Services (physical therapy, occupational therapy, speech therapy and pulmonary rehabilitation)

Cost impact: This change has little to no impact on aggregate claims cost.

Point of Service (POS), Preferred Provider Organization (PPO) and Out-of-Area (OOA)

Non-Grandfathered (NGF) Plans only

3. **General Benefits -The following change has been made to the Abortion Services under the General Benefits section to comply with the requirements of SB 245:**
 - a. Adding inpatient abortion services for services that do not require precertification.

Cost impact: This change has little to no impact on aggregate claims cost.