

1. Record Nr.	UNINA9910814247503321
Titolo	Essential health benefits : balancing coverage and costs // Cheryl Ulmer ... [et al.], editors ; Committee on Defining and Revising an Essential Health Benefits Package for Qualified Health Plans ; Board on Health Care Services
Pubbl/distr/stampa	Washington, D.C., : National Academies Press, 2012
ISBN	0-309-21917-5 1-280-12327-3 9786613527134 0-309-21915-9
Edizione	[1st ed.]
Descrizione fisica	1 online resource (256 p.)
Altri autori (Persone)	UlmerCheryl
Disciplina	368.4200973
Soggetti	Medical economics Public health
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	""Front Matter""; ""Reviewers""; ""Foreword""; ""Preface""; ""Acknowledgments""; ""Contents""; ""Boxes, Figures, and Tables""; ""Abstract""; ""Summary""; ""1 Introduction""; ""2 Approaches to Determining Covered Benefits and Benefit Design""; ""3 Policy Foundations and Criteria for the EHB""; ""4 Resolving ACA Intent""; ""5 Defining the EHB""; ""6 Public Deliberation""; ""7 Program Monitoring and Research""; ""8 Allowance for State Innovation""; ""9 Updating the EHB""; ""Appendix A: Patient Protection and Affordable Care Act, Section 1302, and Web Questions for Public Input"" ""Appendix B: Stakeholder Decisions on Health Insurance""""Appendix C: Examples of Possible Degrees of Specificity of Inclusions in Small Group and Individual Markets""; ""Appendix D: Examples of Benefit Package Statutory Guidance""; ""Appendix E: Description of Small Group Market Benefits, Provided by WellPoint""; ""Appendix F: General Exclusions""; ""Appendix G: Medical Necessity""
Sommario/riassunto	"In 2010, an estimated 50 million people were uninsured in the United States. A portion of the uninsured reflects unemployment rates;

however, this rate is primarily a reflection of the fact that when most health plans meet an individual's needs, most times, those health plans are not affordable. Research shows that people without health insurance are more likely to experience financial burdens associated with the utilization of health care services. But even among the insured, underinsurance has emerged as a barrier to care. The Patient Protection and Affordable Care Act (ACA) has made the most comprehensive changes to the provision of health insurance since the development of Medicare and Medicaid by requiring all Americans to have health insurance by 2016. An estimated 30 million individuals who would otherwise be uninsured are expected to obtain insurance through the private health insurance market or state expansion of Medicaid programs. The success of the ACA depends on the design of the essential health benefits (EHB) package and its affordability."-- Publisher's description.
