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Health Care Reform Update: Essential Health Benefits

The Affordable Care Act (ACA) requires that starting January 1, 2014, every health insurance plan you sell in the individual and small group markets must offer a minimum level of coverage for what the ACA calls “Essential Health Benefits” (EHBs). This is a key factor for achieving the ACA’s goal that all Americans have access to quality, affordable health care. As such, coverage for EHBs will be required for all individual and small group plans sold on *and* off the Exchange. They must include the following 10 broad categories of care:



- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative* services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Benchmark Plan for EHBs

Under the ACA, each state must choose one plan from among popular health insurance plans offered statewide to serve as a benchmark for EHBs. The benchmark plan will act as the model for how plans must define and include EHBs in their coverage — in both the individual and small group markets. New York selected the benefits of the State’s largest small group plan as its EHB benchmark. Some of the plan’s components include:

- No cost-sharing for routine preventive services
- Pediatric dental and vision coverage
- Habilitative and rehabilitative services, including physical therapy, speech therapy and occupational therapy
- Rich mental/behavioral health services
- No annual or lifetime dollar limits on benefits

At EmblemHealth, we are in the process of ensuring that all of the individual plans we will be selling on and off the Exchange — as well as small group plans sold off the Exchange — will be compliant with state and federal standards for EHBs.

*The federal government defines habilitative services as health care services that help a person keep, learn or improve skills and functioning for daily living. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

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Our New Web Site Will Click With You and Your Clients

Easy and hassle-free — that's how we want your experience of doing business with us to be. So we've given our Web site a total makeover that you'll see very soon.



Take a Video Tour

Care is in the details and we refined them all to make the new [emblemhealth.com](#)

easier to navigate for you and your clients. We invite you to watch a short [video](#) we've prepared so you can check out the new [emblemhealth.com](#) for yourself.

A Fresh, New Look

Completely redesigned, the new [emblemhealth.com](#) offers you and your clients a whole host of improvements and enhancements. You'll find the layout is more intuitive. Information about our plans is clearer and more detailed. And you can compare plans at a glance. Here are some other highlights:

- Full-site experience from any device — desktop, laptop, tablet and smartphone
- Clean, uncluttered design that works with touchscreens
- Fewer clicks to get where you or your clients want to go
- News and Updates tab to keep you informed about what's going on here and in our industry
- Eye-catching "How Do I?" links to help your clients perform tasks quickly
- Easy access to doctor search and pharmacy tools, right from the homepage

Look for the new [emblemhealth.com](#), coming soon. We're confident that you and your clients will like what you see!

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Nonprofits Honored in Second Commitment to Care Awards

In keeping with our long history of involvement with community-based, nonprofit organizations in New York, we hosted the second "Commitment to Care Lecture & Award Series" in Harlem on May 6.



The program honors nonprofit organizations for the care, services and support they provide to New York City residents. EmblemHealth hosted the reception, lecture and awards ceremony, but the evening really belonged to the recipients, who received their awards from former New York Knicks star, Earl "The Pearl" Monroe. The event also gave us an opportunity to provide nonprofit leaders with valuable insights they can use to increase their impact on the communities they serve.

Honorees for the Commitment to Care Awards were recognized for:

- **Promoting the Success of Young Children**
Harlem Children's Zone
- **Enriching the Creative Spirit of Children**
Harlem School of the Arts
- **Building a Healthy Community through HIV/AIDS Prevention**
Harlem United
- **Nurturing Harlem's Youth in Medicine**
The Center for Multicultural and Community Affairs at the Icahn School of Medicine
- **Preserving and Strengthening Families**
Harlem Dowling — West Side Center for Children and Family Services
- **Providing Mental Health and Educational Services in Harlem**
Northside Center for Child Development
- **Empowering LGBT Older Adults**
Services and Advocacy for GLBT Elders (SAGE)

"EmblemHealth and these nonprofit organizations share an unwavering commitment to the Harlem community," said David Mahder, Vice President, Marketing & Communications and the event's master of ceremonies. "It's our honor to recognize their preserving spirit, dedication and contributions to the people they serve."

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Staying Healthy and Fit at Work

Chances are, when you're not out with clients, you spend a lot of time sitting at your desk. While sitting may seem like the most practical way to work, it may not be so good for you.

Sitting Can Be Harmful to Your Health!

The dangers of obesity and a sedentary lifestyle are widely recognized. But did you know that being seated for long periods may actually be harmful to your health? It's true. In fact, new research shows that prolonged sitting can lead to less noticeable but more dangerous problems, including:

- Higher levels of fat in the blood.
- A higher risk of heart disease.
- Lower levels of good cholesterol.

Quick, Easy Relief for the Deskbound

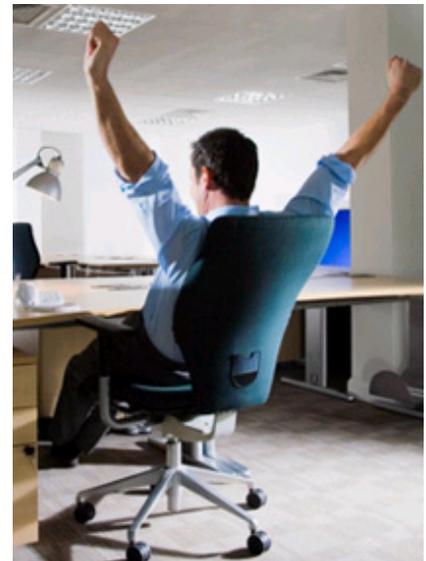
Fortunately, there are some simple things you can do to get physical (and mental) relief from being deskbound. Best of all, you can incorporate these activities into your work day, seamlessly:

- Stand at your desk when on the phone, especially during conference calls.
- Take a flight of stairs to your next meeting.
- Hydrate! Walk to the water cooler.
- Stretch! Our partners at ValueOptions offer the following [simple exercises](#) you can do at your desk.

Get Up and Move!

There are other ways you can stay active at work. Take a walk during lunch hour. Go for a stroll around the office. It also helps to be aware of how long you've been sitting and to try and increase the amount you move around.

Take these small steps, and see what a big impact they can have on your health!



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Promoting Healthy Eating in NYC Communities

At EmblemHealth, caring about the health of our customers means more than just providing access to quality health care. That's why we've partnered with GrowNYC to help improve nutrition for New Yorkers in several communities throughout the City. A leading nonprofit organization, GrowNYC's mission is to improve the quality of life in the City through programs that transform neighborhoods and empower residents to strive for a clean and healthy environment.



We're Sponsoring Two Nutrition Programs

As part of our effort to help encourage healthy eating in underserved neighborhoods of New York, we're pleased to sponsor two exciting GrowNYC programs:

1. [Grow NYC's Greenmarket Youth Education Tours](#) introduce children in grades K–12 to an outdoor farmers' market, with up to 3,000 students taking guided tours of greenmarkets in Brooklyn and upper Manhattan. Children will receive co-branded EmblemHealth/GrowNYC Greenmarket Bucks worth \$2.00 each to spend on fresh produce, plus a tote bag containing educational materials.
2. GrowNYC operates [Youthmarkets](#), a unique way of making fresh produce available to New Yorkers in areas of the City where it may not be readily available. GrowNYC purchases fresh produce from greenmarket farmers and trains young people to operate farm stands that offer locally grown produce in their neighborhoods. We will also distribute health and wellness information from July through October.

Greenmarkets in Diverse Neighborhoods

The three greenmarkets we're sponsoring (one is a Youthmarket) are located in diverse neighborhoods where we can get involved with, support and grow our membership:

- Central Brooklyn
- Upper Manhattan
- An area of Queens called the "Melting Pot" that includes Elmhurst, Jackson Heights, Corona, Sunnyside and Woodside.

Our support for the greenmarkets is one way we're bringing care closer to the communities we serve. So when you sell an EmblemHealth plan, you can feel confident that your clients' health coverage comes from a company that genuinely cares about the health and wellbeing of all New Yorkers.