



## NEWS

*For Immediate Release*

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## ESSENTIAL HEALTH BENEFITS PROVIDE WIDE RANGE OF COVERAGE FOR THOSE NEEDING INSURANCE

**LITTLE ROCK, Ark.** (Nov. 28, 2014) – When it comes to health insurance coverage, every family will need something different. Many people will require hospitalization or need maternity care. For others, regular doctor’s visits and prescription drug coverage will take priority.

Federal law has helped take some of the guesswork out of shopping for health insurance by mandating that all plans cover “essential health benefits” and that coverage cannot be denied due to a pre-existing condition.

The Essential Health Benefits are:

- Ambulatory patient services (care provided without hospital admission)
- Emergency services
- Hospitalization (such as for surgery)
- Pregnancy, maternity and newborn care (care before and after a baby is born)
- Mental health and substance use disorder services, including behavioral health treatment such as counseling and psychotherapy
- Prescription drugs
- Rehabilitative and habilitative services and devices (to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

“These health benefits cover a wide range of health issues,” said Bo Ryall, CEO of the Arkansas Hospital Association. “A person may never need to be hospitalized, but should a major medical

event arise or even a minor scare that requires an overnight stay, every person deserves access to proper medical care without fear of crippling debt that medical bills can cause. And people shouldn't put off care for fear they can't afford it."

The Arkansas Hospital Association is encouraging every uninsured Arkansan to visit the Health Insurance Marketplace to shop for and purchase healthcare coverage, Ryall said.

Through the Marketplace, people can purchase insurance plans from commercial carriers that can be made more affordable by tax credits that are based on income level and family size. Some residents may be directed to enroll in the Arkansas Private Option, a program that uses federal dollars to buy private health insurance for those with minimal income. The private option is this state's innovative approach to Medicaid expansion.

The Health Insurance Marketplace can be accessed online at [HealthCare.gov](http://HealthCare.gov). Uninsured Arkansans can compare plans before purchasing one and are not required to create an account to do so. The website also features a searchable database for those who would like to find local in-person assistance enrolling. Anyone without Internet access can reach the Health Insurance Marketplace by calling 800-318-2596.

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#### **About the Arkansas Hospital Association**

The Arkansas Hospital Association assists 104 member hospitals through advocacy, education, quality improvement and policy analysis.