

SUPPLEMENTAL BENEFITS: ADULT VISION

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Federal Guidance:

- Center for Consumer Information and Insurance Oversight FAQ (March 29, 2013):
 - Exchange can **only** offer essential health benefits;
 - Exchange can make information available about supplemental benefits;
 - Supplemental benefits can be made available through a **separate, state program**, as long as:
 - Must be consistent with the Affordable Care Act;
 - The program facilitating the coverage must be **legally and publicly distinct**;
 - Federal funds and **user fees cannot be used**;
 - Cost must be paid by the other, non-Exchange state program.

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Policy Considerations:

- Access to education and information about vision care
- Active purchasing and standard benefit designs for quality and affordability
- Consumer-friendliness and smooth enrollment
- Feasibility

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Option 1 - State-hosted Educational and Enrollment Referral Site

- Informative webpage provides education and referral to plans for purchase.
- Hosted by partner state agency (example could include Office of the Patient Advocate).
- Links to all licensed vision plans: no active purchase, standardized benefits, etc.

Option 2 - State-hosted Vision Care Exchange

- Consumer friendly marketplace; “apples-to-apples” comparisons.
- May require legislation to form new entity – not feasible in 2014.

Option 3 - Privately-hosted Vision Marketplace

- Hosted by not-for-profit entity (e.g. National Association of Vision Care Plans).
- Criteria for participation could be set by Covered California.
- Significant legal uncertainty – privately-hosted marketplace not addressed by federal guidance.

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Recommendation:

Option 1 - State-hosted Educational and Enrollment Referral Site

- Work towards Option 1 to provide Covered California consumers information about the importance of vision health, and an unbiased list of vision care plans licensed in the state of California. Seek implementation of Option 1 in 2014 – as soon as possible.