

EXHIBIT B

Benchmark Options for Prescription Drug Coverage

The Essential Health Benefit (EHB) categories as specified by the Affordable Care Act (ACA) include coverage for Prescription Drugs. In addition, current guidance from the Center for Consumer Information and Insurance Oversight (CCIIO) stipulates that if a benchmark plan is lacking a statutory category, it must be supplemented from another benchmark option.

At this time, appending a rider to the benchmark plan options to afford prescription drug coverage is not an option. Generally, Connecticut health insurers only provide prescription drug coverage in this fashion. However, two of the benchmark carrier options from which the committee may choose from, do contain prescription drug coverage as part of the health plan.

The Center for Consumer Information and Insurance Oversight (CCIIO) guidance instructs the following with regard to prescription drug coverage “To ensure competition within pharmacy benefits, we intend to propose a standard that reflects the flexibility permitted in Medicare Part D in which plans must cover the categories and classes set forth in the benchmark, but may choose the specific drugs that are covered within categories and classes.¹ If a benchmark plan offers a drug in a certain category or class, all plans must offer at least one drug in that same category or class, even though the specific drugs on the formulary may vary.”

Both benchmark options provide coverage for prescription drugs and address all categories of drugs. The prescription drug option offered through the Federal Employees Health Benefits Program is an open formulary. The prescription drug benchmark option offered through the Oxford PPO must align with the Connecticut Insurance Department (CID) rules, which prohibit carriers from excluding any drug approved by the Food and Drug Administration (FDA) that is deemed medically necessary to treat a covered illness or injury. Formularies are permitted, however, CID requires carriers to cover non-formulary drugs if the individual has a medical circumstance that precludes the individual from taking the formulary drug. This exception may be subject to prior authorization.

¹ Drug category and class lists would be provided by the U.S. Pharmacopoeia, AHMS, or through a similar standard. Note: we do not intend to adopt the protected class of drug policy in Part D.