

## **Summary of provisions of the Sustinet law (Public Act 09-148) related to benefits and covered services**

### **Definition of standard benefits**

- determined by the public authority, with out-of-pocket cost-sharing limits and provider network rules
- subject to state coverage mandates and utilization review requirements

The standard benefits package includes, but is not limited to, the following:

- medical home services
- inpatient and outpatient hospital care
- generic and name-brand prescription drugs
- laboratory and x-ray services
- durable medical equipment
- speech, physical and occupational therapy
- home health care
- vision care
- family planning
- emergency transportation
- hospice
- prosthetics
- podiatry
- short-term rehabilitation
- the identification and treatment of developmental delays from birth through age three
- wellness programs, provided convincing scientific evidence demonstrates that such programs are effective in reducing the severity or incidence of chronic disease

### **Cost sharing**

A per individual and per family deductible, provided preventive care or prescription drugs shall not be subject to any deductible

- No copayment for preventive care, including well-child visits, well-baby care, prenatal care, annual physical examinations, immunizations and screenings
- Copayment for office visits for matters other than preventive care
- Copayments for generic, name-brand preferred and name-brand nonpreferred drugs

### **Behavioral health parity**

- Coverage of mental and behavioral health services, including tobacco cessation services, substance abuse treatment services, and services that prevent and treat obesity with such services at parity with the coverage for physical health services

### **Dental coverage**

- Dental care coverage that is comparable in scope to the median coverage provided to employees by large employers in the Northeast states

**Summary of provisions of the Sustinet law (Public Act 09-148)  
related to benefits and covered services**

**State employee benefits**

- The board of directors may develop recommendations that ensure that on and after July 1, 2012, nonstate public employers are offered the benefits of the Sustinet Plan. The board of directors may develop recommendations that permit the Comptroller to offer the benefits of the Sustinet Plan to state employees, retirees and their dependents. No changes in health care benefits shall be implemented with regard to plans administered under the provisions of subsection (a) of section 5-259 of the general statutes unless such changes are negotiated and agreed to by the state and the coalition committee established pursuant to subsection (f) of section 5-278 of the general statutes, through the collective bargaining process.

**Model benefit packages**

- Office of the Healthcare Advocate shall develop and update the model benefit packages, based on evolving medical evidence and scientific literature that make the greatest possible contribution to member health for a premium cost typical of private, employer-sponsored insurance in the Northeast states.
- After the promulgation of the model benefit packages, as provided in subsection (a) of this section, the board of directors may modify the standard benefits package if said board determines that: (1) Such modification would yield better outcomes for an equivalent expenditure of funds; or (2) providing additional coverage or reduced cost-sharing for particular services as provided to particular member populations may reduce net costs or provide sufficient improvements to health outcomes to warrant the resulting increase in net costs.
- The Office of the Healthcare Advocate shall recommend guidelines for establishing an incentive system that recognizes employers who provide employees with health insurance benefits that are equal to or more comprehensive than the model benefit packages. Such incentives may include public recognition of employers who offer such comprehensive benefits.
- The Sustinet board may make available to employers a standard benefits package, provided that the benefit package is at least as comprehensive as the model benefits packages developed by OHA.