



California Health Benefits Review Program

*Providing the State Legislature independent analyses of
health insurance benefit mandate or repeal bills*

January 19, 2012



CALIFORNIA
HEALTH BENEFITS REVIEW PROGRAM



Plan for the Day

- Health insurance benefit mandates
 - What do we mean by “insurance mandates?”
 - Who regulates health insurance?
- Overview of The California Health Benefits Review Program (CHBRP)
- Legislative process for benefit mandates
- Health Reform– Interactions with EHBs
- Overview of CHBRP’s analytic methods, with examples (ME, Cost, and PH)





California Health Benefits Review Program

Overview

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California State Legislature
January 19, 2012



Outline

- Health insurance benefit mandates
 - Insurance regulation in California
 - What are benefit mandates
 - Populations affected by state-level insurance regulations (and thereby, mandates)

- CHBRP overview
 - Structure
 - 60-day process
 - Products



CA Health Insurance Regulation

- **Two** health insurance regulators in California, written in **two** sets of codes



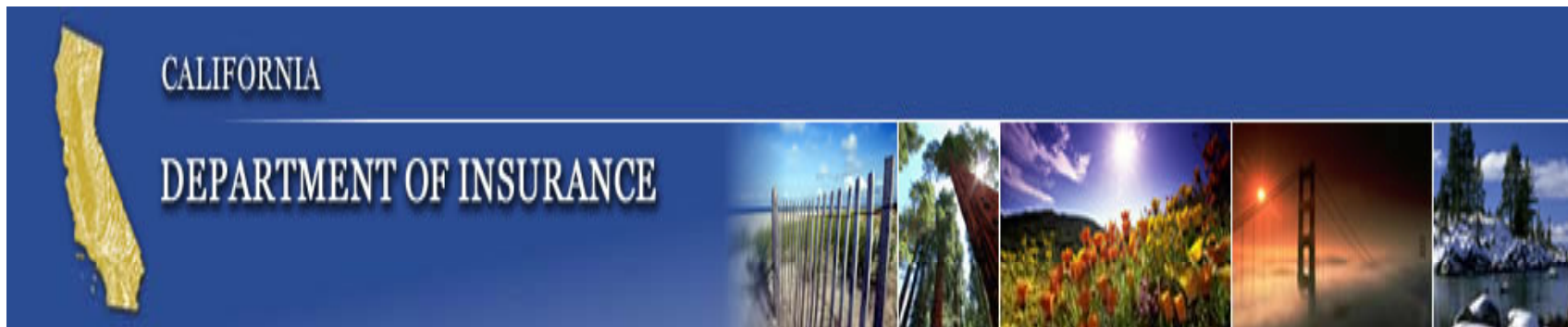
CA Health Insurance Regulators

- **DMHC** - CA Department of Managed Health Care enforces the CA Health and Safety Code



CA Health Insurance Regulators

- **CDI** - CA Department of Insurance enforces the CA Insurance Code

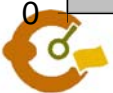
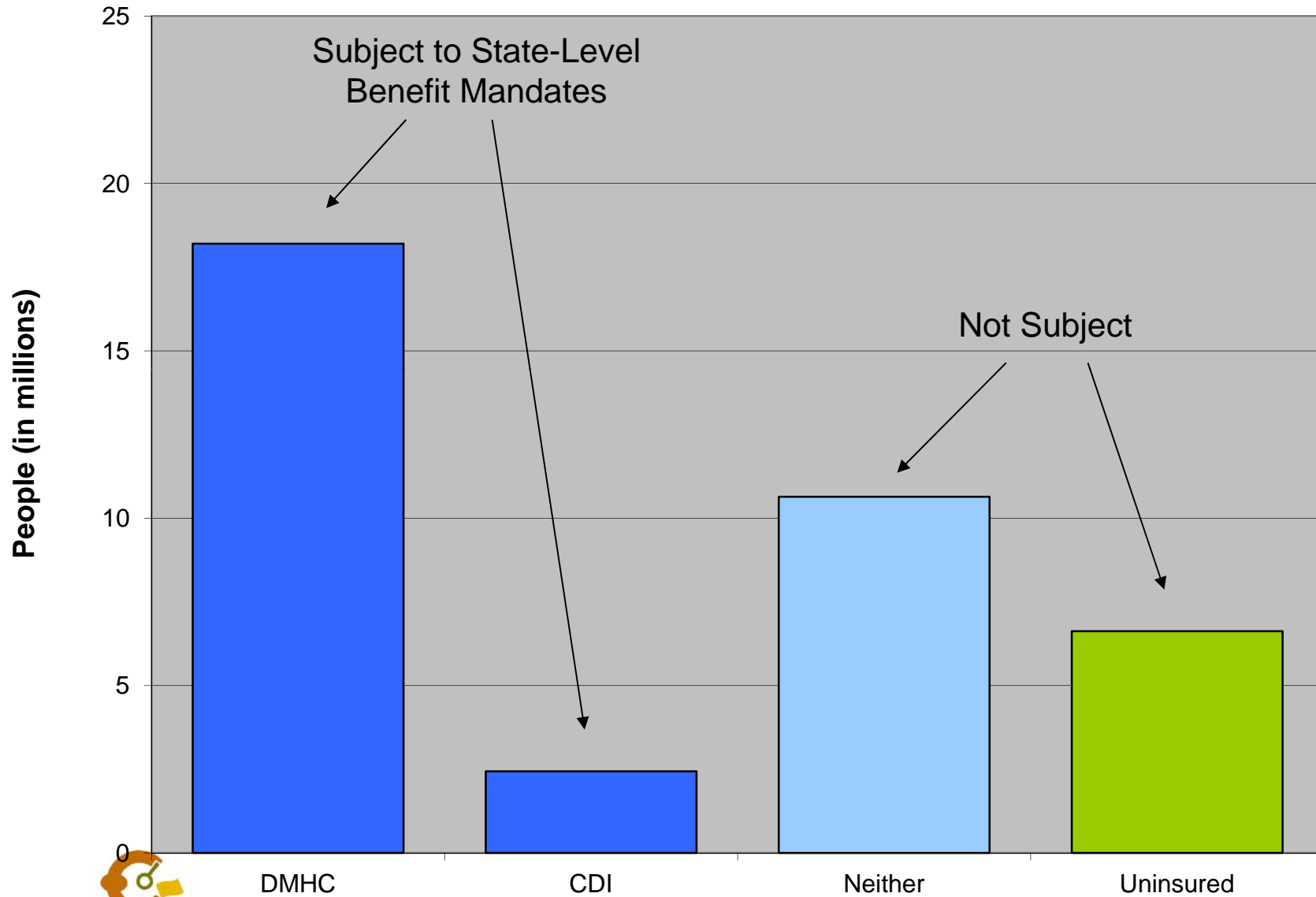


CA Health Insurance Regulators

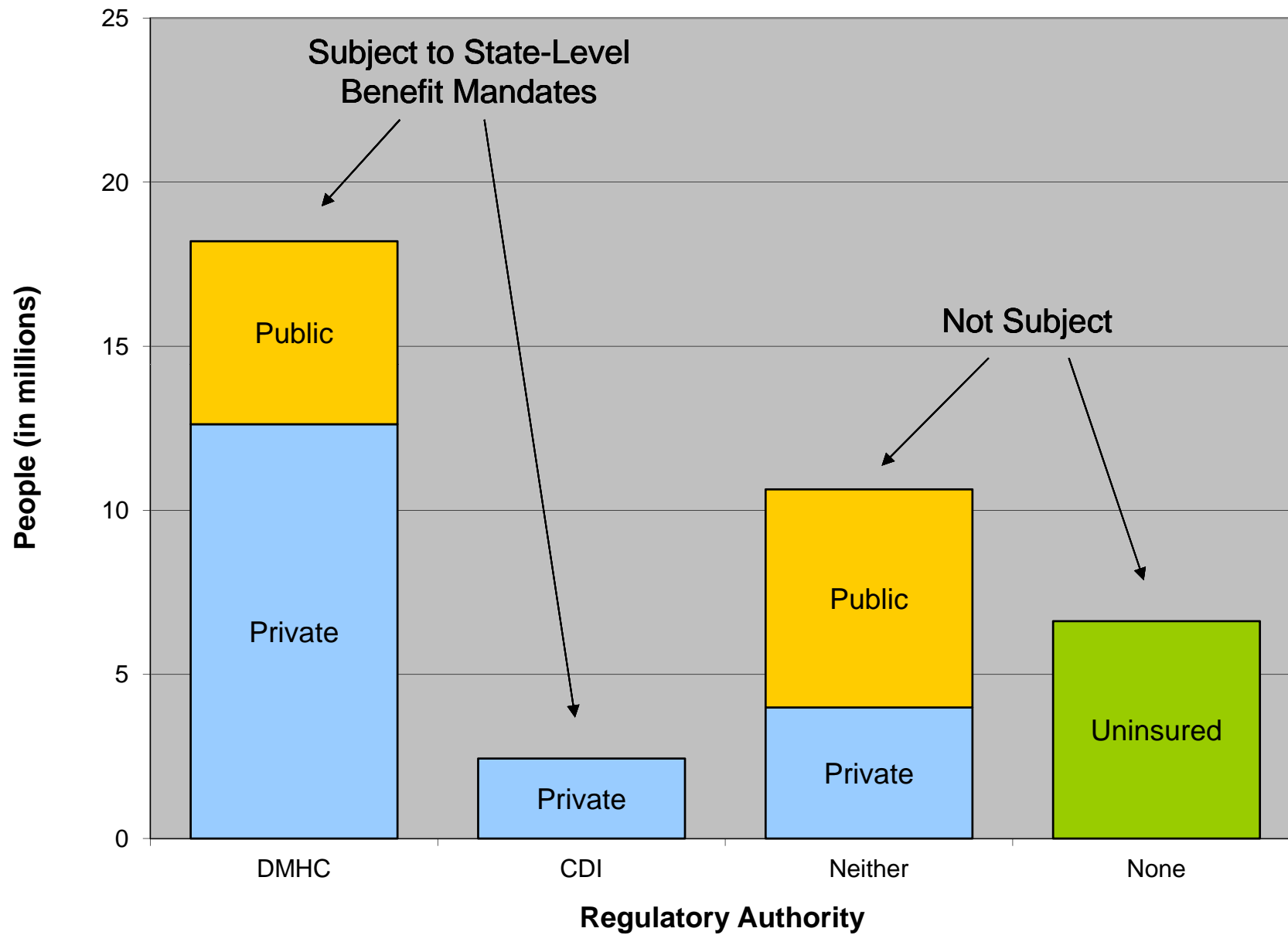
- **OTHER** - Federal and/or other
State-Level Department



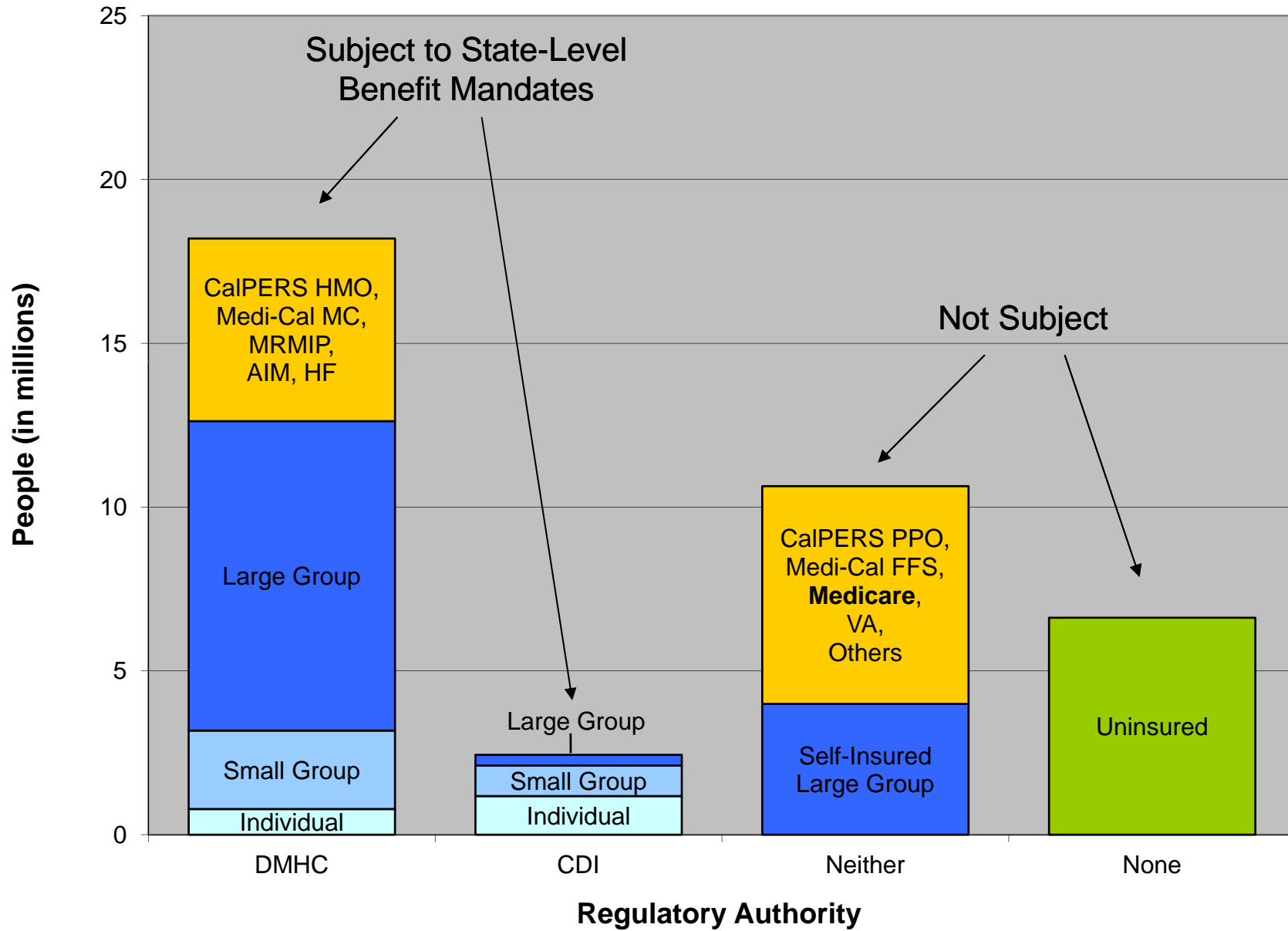
Sources of Health Insurance in California, 2011 – Regulatory Authority



Sources of Health Insurance in California, 2011 – Public/Private



Sources of Health Insurance in California, 2011 – Detailed View



Mandate types

Type	Examples
Coverage for a set of services to screen, diagnose, or treat a <u>disease or condition</u>	<ul style="list-style-type: none">• AB 1825 (2010) Maternity services• AB 213 (2005) Treatment of lymphedema
Coverage for a specific <u>item or service</u>	<ul style="list-style-type: none">• SB 1223 (2006) Hearing aids for children• SB 158 (2009) HPV vaccination
Reimbursement for services provided by a specific <u>provider type</u>	<ul style="list-style-type: none">• AB 1927 (2004) Vision services [reimbursement for optometrist services]
SUBSET: changes terms and conditions that a benefit may be provided	<ul style="list-style-type: none">• AB 2012 (2006) Orthotics and prosthetic services• SB 1198 (2008) Durable medical equipment



Outline

- Health insurance benefit mandates
 - Regulatory framework
 - Populations affected by state-level insurance regulations

- CHBRP overview
 - Structure
 - 60-day process
 - Products



What is CHBRP?

- A program administered by the University of California, but institutionally independent
- Created by law to provide timely, independent, evidence-based information to the Legislature to assist in decision-making
- Charged to analyze medical effectiveness, cost, and public health impacts of health insurance benefit mandates or repeals
- Requested to complete each analysis within 60 days without bias or policy recommendations

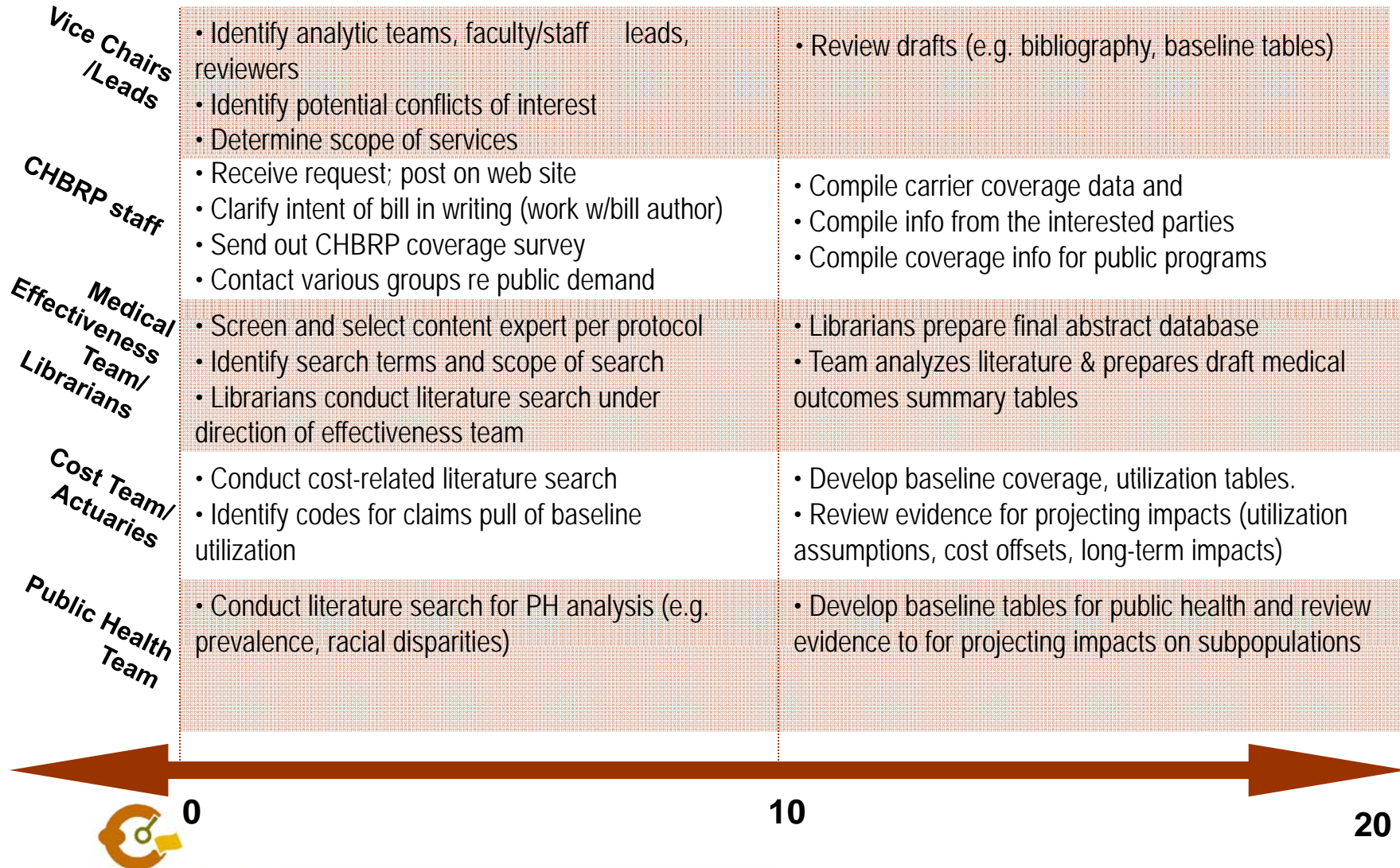


Who are we?

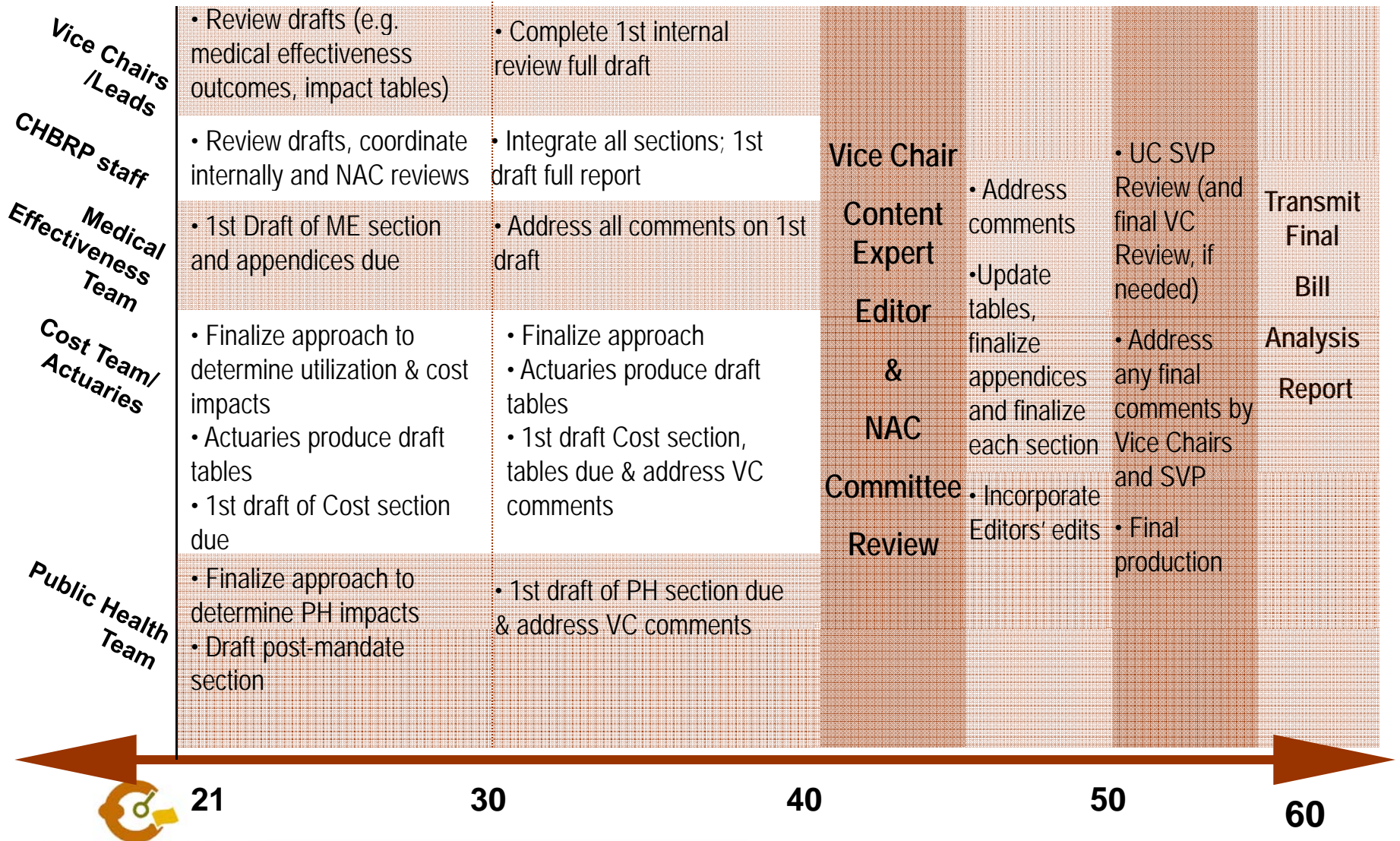
- Task Force of faculty and researchers
- Actuarial firm: Milliman, Inc
- Librarians
- Content Experts
- National Advisory Council
- CHBRP Staff



60-Day Timeline: Days 0-20



60-Day Timeline: Days 21-60



CHBRP Report

- Executive Summary
 - Bill summary
 - Medical effectiveness results (outcomes)
 - Coverage, utilization, and cost estimates (Table 1)
 - Public health impacts (health of community, disparities, productivity)

- Main Report: organized into three analytic sections

- Appendices
 - Details of literature search methods and findings
 - Limitations and assumptions of cost model
 - Information submitted by outside parties



What have we done?

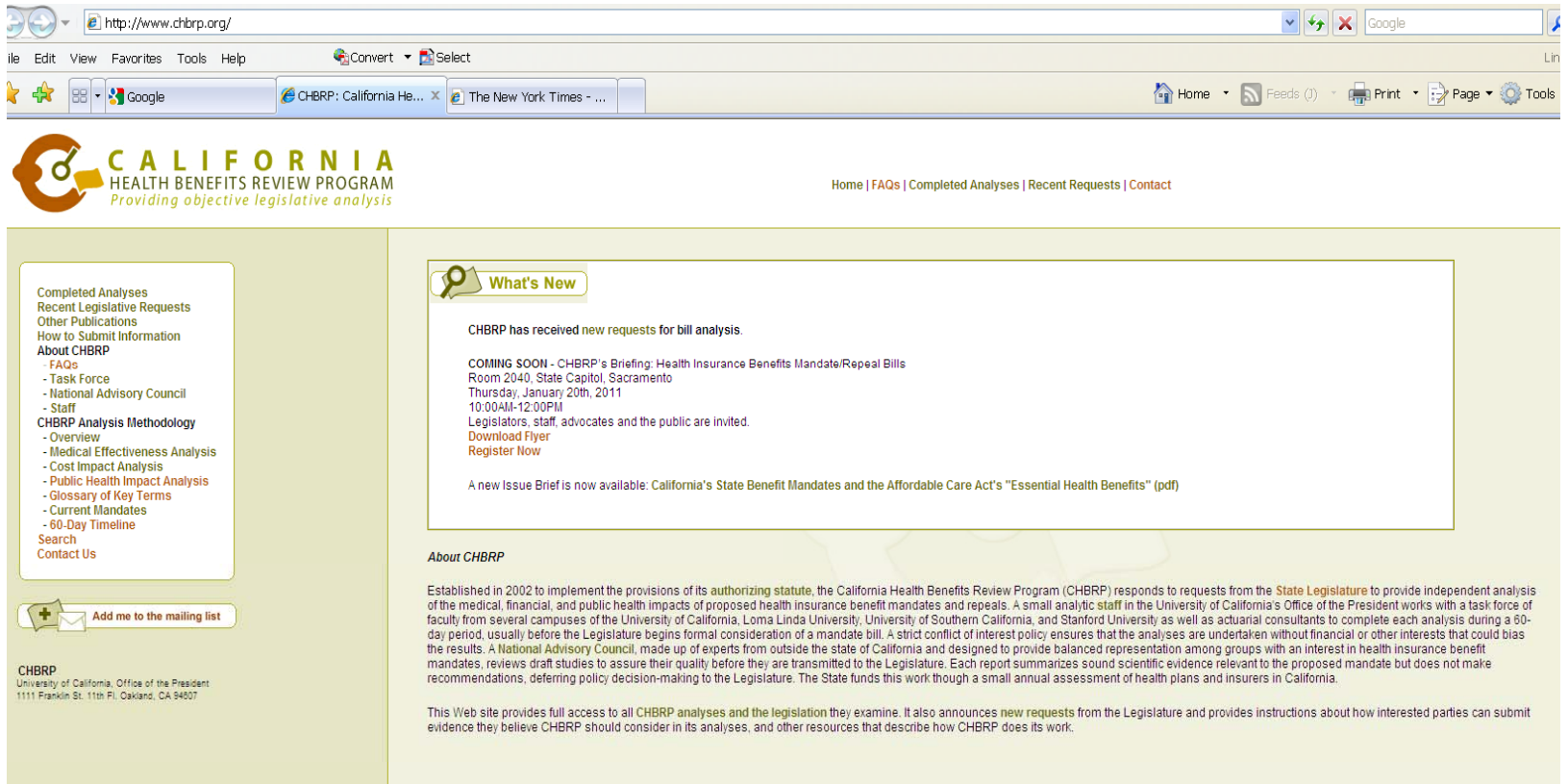
- 82 Reports or Issue Analyses, 14 Letters since 2004
- Two major implementation reports
- Journal articles
- Briefings and workshops with legislative staff, public



CHBRP Reports

- Acupuncture
- Alzheimer's disease drugs
- Asthma management
- Autism treatments
- Breast cancer screening
- Chiropractic care
- Hearing aids for children
- High deductible health plans
- HPV screening and vaccine
- Inborn errors of metabolism treatment
- Lactation consultation
- Lymphedema treatments
- Mastectomies and lymph node dissection
- Maternity services
- Mental health services
- Orthotic and prosthetic devices
- Osteoporosis screening
- Ovarian cancer screening
- Propofol for colonoscopies
- Rheumatic disease drugs
- Substance disorder services
- Tobacco cessation services
- Transplant services for persons with HIV
- Vision services
- Waiver of mandates





The screenshot shows a web browser window displaying the CHBRP website. The address bar shows 'http://www.chbrp.org/'. The browser's menu bar includes 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. The toolbar contains icons for 'Convert', 'Select', 'Home', 'Feeds (1)', 'Print', 'Page', and 'Tools'. The website header features the CHBRP logo and the text 'CALIFORNIA HEALTH BENEFITS REVIEW PROGRAM Providing objective legislative analysis'. Navigation links include 'Home', 'FAQs', 'Completed Analyses', 'Recent Requests', and 'Contact'. A 'What's New' section highlights that CHBRP has received new requests for bill analysis, with details about an upcoming briefing on January 20th, 2011. A sidebar on the left lists various resources such as 'Completed Analyses', 'Recent Legislative Requests', and 'CHBRP Analysis Methodology'. A mailing list sign-up button is also present.

Completed Analyses
Recent Legislative Requests
Other Publications
How to Submit Information
About CHBRP
- FAQs
- Task Force
- National Advisory Council
- Staff
CHBRP Analysis Methodology
- Overview
- Medical Effectiveness Analysis
- Cost Impact Analysis
- Public Health Impact Analysis
- Glossary of Key Terms
- Current Mandates
- 60-Day Timeline
Search
Contact Us

What's New

CHBRP has received new requests for bill analysis.

COMING SOON - CHBRP's Briefing: Health Insurance Benefits Mandate/Repeal Bills
Room 2040, State Capitol, Sacramento
Thursday, January 20th, 2011
10:00AM-12:00PM
Legislators, staff, advocates and the public are invited.
[Download Flyer](#)
[Register Now](#)

A new Issue Brief is now available: [California's State Benefit Mandates and the Affordable Care Act's "Essential Health Benefits" \(pdf\)](#)

About CHBRP

Established in 2002 to implement the provisions of its authorizing statute, the California Health Benefits Review Program (CHBRP) responds to requests from the **State Legislature** to provide independent analysis of the medical, financial, and public health impacts of proposed health insurance benefit mandates and repeals. A small analytic staff in the University of California's Office of the President works with a task force of faculty from several campuses of the University of California, Loma Linda University, University of Southern California, and Stanford University as well as actuarial consultants to complete each analysis during a 60-day period, usually before the Legislature begins formal consideration of a mandate bill. A strict conflict of interest policy ensures that the analyses are undertaken without financial or other interests that could bias the results. A National Advisory Council, made up of experts from outside the state of California and designed to provide balanced representation among groups with an interest in health insurance benefit mandates, reviews draft studies to assure their quality before they are transmitted to the Legislature. Each report summarizes sound scientific evidence relevant to the proposed mandate but does not make recommendations, deferring policy decision-making to the Legislature. The State funds this work through a small annual assessment of health plans and insurers in California.

This Web site provides full access to all CHBRP analyses and the legislation they examine. It also announces new requests from the Legislature and provides instructions about how interested parties can submit evidence they believe CHBRP should consider in its analyses, and other resources that describe how CHBRP does its work.

CHBRP
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[Add me to the mailing list](#)

Legislative Process

- Melanie Moreno, Senate Health Committee
- Teri Boughton, Assembly Health Committee
- Tim Conaghan, Senate Republican Caucus

