

“Essential Health Benefits” Rule Covers Drug Addiction and Alcohol Abuse Treatment



The federal government on Wednesday issued a final rule on "essential health benefits" that most health insurance plans must offer next year, including treatment of drug addiction and alcohol abuse.

The *New York Times* reports the Obama administration says 32 million people will gain access to coverage of mental health care as a result of the new benefits.

An additional 30 million people who already have some mental health coverage will see an improvement in their benefits, Secretary of Health and Human Services Kathleen Sebelius said. She noted the new ruling will make it easier for consumers to compare health plans.

In the past, nearly 20 percent of individuals purchasing insurance didn't have access to mental health services, and nearly one-third had no coverage for substance use disorder services, according to a Department of Health and Human Services (HHS) news release.

The new rule provides more Americans with access to quality health care that includes coverage for mental health and substance use disorder services, HHS states. Each state will set its own benchmark insurance plan that reflects coverage typically offered by employers, the article notes. More than 30 states are using a plan offered by Blue Cross and Blue Shield as their benchmark.