



State of Massachusetts Mandates

The State of Massachusetts often issues mandates of what types of services should be included in employer health plans. In some cases, the City of Boston can choose which mandates they follow under the self-insured plans offered; currently BCBS and HPHC plans. These mandates are always enforced under the fully-insured plans offered; currently NHP.

When Mandates are issued and the City can decide whether or not to add them to the self-insured health plans, City Management discusses the mandate with the Public Employee Committee (PEC) to make a joint decision on whether or not add the coverage to the self-insured plans.

The following two State Mandates have either been added recently or will be added to all health plans shortly:

1. Hearing Aids for Children and Cleft Palate/Lip Surgeries for Children

Coverage of Cleft Lip/Palate: Insurance carriers will be required to provide coverage for treatment of cleft lip and cleft palate for children, 18 years and younger, if prescribed by a treating physician with a certification that it is medically necessary.

- o Coverage must include benefits for medical, dental, oral and facial surgery, surgical management and follow-up care by oral and plastic surgeons, orthodontic treatment and management, preventative and restorative dentistry to ensure good health and adequate dental structures for orthodontic treatment or prosthetic management therapy, speech therapy, audiology, and nutrition services.

- o Payment for dental or orthodontic treatment not related to the management of the congenital condition of cleft lip and cleft palate are specifically excluded from the mandate.

The Children's Hearing Aid Bill: Insurance carriers will be required to provide coverage for to children, 21 years and younger, for one hearing aid per hearing-impaired ear every 36 months upon written statement of medical necessity by a treating doctor. Coverage is limited to \$2,000 per device.

- o Coverage must include all related services prescribed by a licensed audiologist or hearing instrument specialist, including an initial evaluation, fitting and adjustments, and related supplies including ear molds and batteries. These benefits cannot be subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other benefits.

- o The insured is permitted to choose a higher priced hearing aid device and "may pay the difference in cost above the two thousand dollar (\$2000) limit as provided without any financial or contractual penalty to the insured or to the provider of the hearing aid.

The above listed coverage will be included in the City of Boston Health Plans as follows:

Harvard Pilgrim health Plan	July 1, 2013
Neighborhood Health Plan	July 1, 2013
Blue Cross blue Shield	July 1, 2013

2. Oral Cancer Therapies

Notwithstanding the provisions of any general law, rule, or regulation to the contrary, a health benefit plan that provides coverage for cancer chemotherapy treatment must provide coverage for a prescribed, orally administered anticancer medication used to kill or slow the growth of cancerous cells on a basis no less favorable than intravenously administered or injected cancer medications that are covered as medical benefits. An increase in patient cost sharing for anticancer medications is not allowed to achieve compliance with this provision.

The above listed coverage will be included in the City of Boston Health Plans as follows:

Harvard Pilgrim health Plan	January 1, 2013
Neighborhood Health Plan	January 1, 2013
Blue Cross blue Shield	July 1, 2013