



Our View: Protect Patient Access in Marketplace Plans

Background

Essential community providers (ECPs) are defined by law as those that predominately serve low-income and medically underserved individuals. Members of America's Essential Hospitals serve the most vulnerable patients in their communities and meet virtually every aspect of the ECP definition.

The Affordable Care Act (ACA) requires all qualified health plans (QHPs) sold through the new health insurance marketplaces (exchanges) to include ECPs. Regulations implementing the marketplaces require plan networks to include a sufficient number and geographic distribution of ECPs. But subsequent guidance on this requirement weakens the ACA's goals. Specifically, plans in federally facilitated and partnership states are required to include, at most, 20 percent of available ECPs in the plan's service area and at least one provider in each ECP category. This means that a QHP may contract with as few as one ECP hospital in its geographic area.

These standards are not robust enough to ensure QHPs include an adequate number of ECPs in underserved areas. In addition, many ECPs that are included in QHP networks have reported that some of their services are being excluded from the network or they are being placed into more expensive tiers, requiring higher cost-sharing.

ECPs ensure care quality and continuity

As ECPs, members of America's Essential Hospitals serve the most vulnerable patients, including those with low income, no insurance, and multiple complex needs. In 2010, more than half of our members'

discharges and outpatient visits were either for uninsured or Medicaid patients. Our members are committed to caring for these vulnerable patients, and are experts in doing so.

As ECPs, our members already care for many of the people who will gain new coverage through the health insurance marketplaces or will transition between marketplace coverage, Medicaid coverage, and being uninsured. As such, these providers must be able to continue caring for their patients. Excluding ECPs from plan networks would disrupt continuity of care between providers and the patients who know and trust them.

ECPs strengthen health plans

Strong QHP networks will be vital to ensuring all patients can access care, and ECPs will strengthen these networks. In particular, including an adequate number of ECPs will help patients who gain coverage through the health insurance marketplaces experience continuity of care as they transition into marketplace plans. It will also ensure patients can continue to access certain essential services, such as trauma and burn care, in a timely manner.

Our Ask: Protect patient access in marketplace plans

We ask members of Congress to contact their state marketplace to demand that all QHPs contract with the essential hospitals that make up the backbone of our health care safety net.