

Template B9 – Alternative Benefit Plans Employer-Sponsored Insurance

Statute: 1906

Regulation: 42 CFR 440.350

INTRODUCTION

States may provide Alternative Benefit Plan benefits through employer-sponsored health plans) for individuals with access to private health insurance in addition to the benefits provided through a Benchmark or Benchmark Equivalent benefit package. In this template the State indicates if it elects this option and, if so, provides additional information and assurances concerning such arrangements.

BACKGROUND

42 CFR 440.350 provides for the option for States to provide employer-sponsored insurance through an Alternative Benefit Plan. The employer-sponsored plans, in combination with the Benchmark or Benchmark Equivalent benefit package must meet the Alternative Benefit Plan requirements, including the economy and efficiency and Essential Health Plan requirements. A State may propose to provide the coverage through payment of the employer-sponsored plan.

TECHNICAL GUIDANCE

This template is presented after the State has named and identified the components of an Alternative Benefit Plan on the B18 Alternative Benefit Plan Components template.

Indicate if the State is electing to provide the Alternative Benefit Plan through the payment of premiums for employer-sponsored coverage.

If no, no further information is required.

If yes, the State must provide a thorough description of the premium assistance program in the text box, addressing all of the items specified in the template, including:

- Any additional definition of the population to be included in employer sponsored coverage,
- The amount of premium assistance that will be provided,
- Any required employer contribution.
- A clear description of the cost-effectiveness test that will be used, and
- Any benefit requirements for payment of employer-sponsored insurance premiums.

Review Criteria

The description should be sufficiently clear, detailed and complete to permit the reviewer to determine that the State's election meets applicable federal statutory, regulatory and policy requirements.

Finally, the State may provide additional information in the text box concerning its Employer-Sponsored program, so that the CMS reviewer will thoroughly understand the program the State is proposing.