

Terms

- Cost-Sharing Requirements: deductibles, co-pays, co-insurance that the Group Health Plan participant pays out-of-pocket.
- Early Retiree Coverage: temporary reinsurance program for employers providing health insurance coverage to Eligible Early Retirees between age 55 and 64, who are not eligible for Medicare.
- Essential Health Benefits: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substances use disorder (including behavioral health treatment), prescription drugs, rehabilitative services and devices, laboratory services, preventive, wellness and disease management and pediatric services.
- State-based organization that will be clearinghouse for small employers and individuals to purchase health insurance in order to fulfill the individual mandate. Will also be the mechanism through which individuals obtain subsidies for coverage.
- Grandfathered Plan: health plan in which an individual is enrolled as of March 23, 2010.
- Group Health Plan: self-funded and fully insured.
- Minimum Essential Coverage: employer must offer Minimum Essential Coverage or else faces penalty.
- Plan Year: for self-insured plans it is defined in the plan document. For fully-insured plans it is the date the plan renews each year.
- PPACA: Patient Protection and Affordable Care Act.
- Preventive Services: Defined by reference to guidelines developed by the U.S. Preventive Services Task Force. Is a comprehensive list that includes: BRAC and other genetic screening for breast and ovarian cancer, mammography for women over 40, screening for cervical cancer, screening for colorectal cancer (colonoscopy every 5 years after 50), screening for AAA in men aged 65-75 who have ever smoked, aspirin for prevention of cardiovascular disease, screening for high blood pressure, screening for lipid disorders, screening for asymptomatic bacteria, iron deficiency, Rh(D) incompatibility, and hepatitis B in pregnant women, interventions to promote breastfeeding, screening for STDs in sexually active adults, behavioral counseling to prevent STDs, screening and behavioral counseling to reduce alcohol misuse, counseling to prevent tobacco use and tobacco-caused disease, screening for depression in adults, screening for obesity in adults, screening for Type 2 diabetes, screening for osteoporosis, behavioral counseling to promote a healthy diet, screening for congenital hypothyroidism, major depressive disorder, phenylketonuria, sickle cell disease, and visual impairment in children, universal screening for hearing loss in newborns, and prevention of dental caries through prescription of fluoride for preschoolers when primary water source is deficient.

- Qualified Health Insurance Coverage: individual mandate requiring every person must have or else face a tax penalty. Includes employer-sponsored plans that meet definition of minimum essential coverage as well as Medicare, Medicaid, CHIP, VA coverage, and TriCare.
- Temporary High Risk Pool: provides health coverage for individuals with pre-existing medical conditions.