



**The Enzi Bill:
Bad Medicine
for America**

Families USA
May 2006

The Enzi Bill: Bad Medicine for America

Families USA Publication No. 06-104

© 2006 Families USA Foundation

This publication is available online at
www.familiesusa.org.

The Enzi Bill: Bad Medicine for America

S. 1955, the Health Insurance Marketplace Modernization and Affordability Act, sponsored by Senator Michael Enzi of Wyoming, will soon be brought to the floor of the U.S. Senate for debate and a vote. If this legislation becomes law, more than 85 million Americans will lose important consumer protections that now apply to their health insurance.

- **The Senate bill overrides important state laws that regulate health insurance plans.** This legislation will allow insurers to offer plans without the benefits and services that state legislatures have identified as critical for their constituents. *These changes apply to the small group, large group, and individual health insurance markets.* Consumer protections will be lost in every state. Some of the more common protections that will be lost are the following:

- **Key medical treatment protections lost in at least 20 states:** Alcoholism treatment, cervical cancer screening, colorectal screening, dental anesthesia, diabetic supplies and education, drug abuse treatment, emergency services, home health care, mammography screening, mental health care, metabolic disorders, prostate cancer screening, and well-child care.
- **Access to providers lost in at least 20 states:** Many states have enacted laws preventing plans from discriminating against particular types of health care providers. For example, states commonly protect consumers' access to dentists, nurse midwives, nurse practitioners, optometrists, podiatrists, psychologists, and social workers.

These protections are the result of years of consideration by state legislators and regulators across the country. Not only does the Senate bill set aside these existing laws, but it also prevents state legislators from making decisions in the future about other protections for their state's health care consumers.

- **The Senate bill increases the cost of insurance for small businesses with older and sicker workers when they first buy insurance.** Taking a step opposed by the National Association of Insurance Commissioners, the bill would allow insurers to charge small businesses as much as 67 percent more for premiums if some of their workers are in less-than-perfect health. It would also allow unlimited premium increases based on the sex or age of workers or on other factors, and it would allow premium increases based on the type of industry. The combined impact of these changes will be to give insurers carte blanche to vary premiums: One insurance commission memo estimated that insurers will charge some small businesses premiums that are *25 times* higher than those charged to others—and possibly more.¹ The bill would take away premium rate protections for some or all small businesses in 49 states, increasing premiums for many businesses with older or unhealthy workers.

- **The Senate bill increases the cost of insurance for small businesses with older and sicker workers when they renew their policies.** Existing consumer protections that regulate how much insurers can raise premiums when a small business renews its coverage would be set aside. Small businesses—even those with just one sick worker—could see their premiums rise sharply.
- **The Senate bill forces employers to choose between accepting barebones policies and paying higher rates for adequate coverage.** Employers will be given an unpalatable choice, and most employees will have no choice at all. People who need more than barebones coverage could wind up with much higher premiums than they pay today, making health insurance even more unaffordable. This will occur as people who need health care the most—people with health conditions or disabilities—become more and more isolated in traditional, comprehensive coverage, causing their premiums to skyrocket.
- **The Senate bill takes the power to regulate insurers away from states, threatening states’ ability to protect consumers from insurance fraud, unfair denials of care, and marketing abuses.** The bill sets up a new national commission that will write rules limiting what states can do to examine insurers’ conduct, to determine how insurers will handle appeals, and to regulate the marketing of plans.
- **While insurers and other industry members will be represented on the commission that will rewrite state laws, no consumer representatives will be allowed to vote.** Six of the 14 voting members of the commission will come directly from the insurance industry, while not one single consumer representative will be allowed to vote.
- **Insurers are given new rights to prevent states from enforcing existing consumer protections or from enacting new ones.** The Senate bill prohibits states from enforcing laws now on the books that are set aside, or preempted, by this legislation, as well as from adopting stronger protections than the rules established by the national commission. Specifically, states are barred from enforcing state laws that would:
 - mandate coverage of benefits;
 - prevent discrimination against providers or require coverage of providers’ services;
 - limit rates charged by small group market insurers;
 - set standards for insurers’ filing of forms and rate information
 - set standards for review of insurers’ conduct;
 - require prompt payment of claims; and
 - set standards for how insurers handle claims and respond to consumers’ appeals of denials of care.

In fact, if states do try to enforce their own rules, insurers have a new right to sue them in federal court on an expedited basis. Insurers will go to the front of the line for court review, delaying review of more urgent matters.

¹ Estimates of the New Hampshire Department of Insurance. See Mary Beth Senkewicz, *Senate Health Bill Would Preempt State Rating Rules* (Washington: Center on Budget and Policy Priorities, April 26, 2006), available online at <http://www.cbpp.org/4-26-06health2.htm>.

Number of People Losing State Regulatory Protections under S. 1955

State	Number of People Affected	State	Number of People Affected
Alabama	1,700,000	Montana	267,000
Alaska	173,000	Nebraska	566,000
Arizona	1,543,000	Nevada	620,000
Arkansas	672,000	New Hampshire	390,000
California	12,045,000	New Jersey	2,650,000
Colorado	1,489,000	New Mexico	488,000
Connecticut	1,089,000	New York	6,214,000
Delaware	230,000	North Carolina	1,968,000
District of Columbia	322,000	North Dakota	212,000
Florida	4,937,000	Ohio	2,991,000
Georgia	2,347,000	Oklahoma	903,000
Hawaii	508,000	Oregon	1,377,000
Idaho	386,000	Pennsylvania	4,291,000
Illinois	3,899,000	Rhode Island	397,000
Indiana	1,314,000	South Carolina	871,000
Iowa	840,000	South Dakota	263,000
Kansas	838,000	Tennessee	1,552,000
Kentucky	1,028,000	Texas	5,073,000
Louisiana	1,183,000	Utah	707,000
Maine	363,000	Vermont	192,000
Maryland	1,518,000	Virginia	2,328,000
Massachusetts	2,325,000	Washington	1,861,000
Michigan	2,732,000	West Virginia	393,000
Minnesota	1,747,000	Wisconsin	1,620,000
Mississippi	650,000	Wyoming	118,000
Missouri	1,594,000		

Source: Estimates based on data from the Agency for Healthcare Research and Quality, 2003 Medical Expenditure Panel Survey (MEPS) and from the U.S. Census Bureau, Current Population Survey, 2004.

Benefit Protections Lost, by State

Alabama People affected: 1,700,000	Alcoholism Treatment Colorectal Screening	Drug Abuse Treatment Mammography Screening	Mental Health (Parity) Off-Label Drug Use
Alaska People affected: 173,000	Alcoholism Treatment Cervical Cancer Screening Contraceptives	Diabetic Supplies/Education Drug Abuse Treatment Emergency Services	Mammography Screening Metabolic Disorders (PKU) Prostate Cancer Screening
Arizona People affected: 1,543,000	Ambulance Transportation Ambulatory Surgery Clinical Trials Contraceptives	Diabetic Supplies/Education Emergency Services Home Health Care	Mammography Screening Metabolic Disorders (PKU) Off-Label Drug Use
Arkansas People affected: 672,000	Alcoholism Treatment Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment	Emergency Services Hospice Care Infertility Treatment Mammography Screening Mental Health (General) Mental Health (Parity)	Metabolic Disorders (PKU) Minimum Mastectomy Stay Off-Label Drug Use TMJ Disorders Well-Child Care
California People affected: 12,045,000	AIDS Vaccines Alcoholism Treatment Blood Lead Screening Bone Density Screening Cervical Cancer Screening Clinical Trials Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Home Health Care Hospice Care Infertility Treatment Mammography Screening Maternity Mental Health (Parity) Metabolic Disorders (PKU)	Minimum Mastectomy Stay Off-Label Drug Use Orthotics/Prosthetics Prostate Cancer Screening Reconstructive Surgery Second Med/Surgery Opinion Special Footwear Telemedicine Well-Child Care
Colorado People affected: 1,489,000	Alcoholism Treatment Cleft Palate Congenital Defects Dental Anesthesia Diabetic Supplies/Education Emergency Services	Home Health Care Hospice Care Mammography Screening Maternity Mental Health (General) Mental Health (Parity)	Metabolic Disorders (PKU) Orthotics/Prosthetics Prostate Cancer Screening Telemedicine Well-Child Care
Connecticut People affected: 1,089,000	Alcoholism Treatment Ambulance Transportation Cervical Cancer Screening Clinical Trials Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services	Hair Protheses Hearing Aids Home Health Care Infertility Treatment Lyme Disease Mammography Screening Mental Health (Parity) Mental Health (General) Metabolic Disorders (PKU) Minimum Mastectomy Stay	Off-Label Drug Use Orthotics/Prosthetics Ostomy Supplies Pain Management Prostate Cancer Screening Psychotropic Drugs Rehabilitation Services Special Formulas TMJ Disorders Well-Child Care
Delaware People affected: 230,000	Blood Lead Screening Cervical Cancer Screening Clinical Trials	Contraceptives Diabetic Supplies/Education Emergency Services	Mammography Screening Off-Label Drug Use Well-Child Care
District of Columbia People affected: 322,000	Alcoholism Treatment Cervical Cancer Screening Colorectal Screening Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Hormone Replacement Therapy Mammography Screening	Mental Health (General) Prostate Cancer Screening Well-Child Care

Benefit Protections Lost, by State (continued)

Florida People affected: 4,937,000	Colorectal Screening Alcoholism Treatment Ambulance Transportation Ambulatory Surgery Bone Density Screening Bone Marrow Transplants	Cleft Palate Dental Anesthesia Drug Abuse Treatment Home Health Care Mental Health (General)	Metabolic Disorders (PKU) Minimum Mastectomy Stay Orthotics/Prosthetics TMJ Disorders
Georgia People affected: 2,347,000	Alcoholism Treatment Ambulatory Surgery Bone Density Screening Bone Marrow Transplants Cervical Cancer Screening Chlamydia Screening Clinical Trials Colorectal Screening Contraceptives	Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services Heart Transplants Infertility Treatment Mammography Screening Mental Health (Parity)	Minimum Mastectomy Stay Morbid Obesity Care Off-Label Drug Use Ovarian Cancer Screening Prostate Cancer Screening Telemedicine TMJ Disorders Well-Child Care
Hawaii People affected: 508,000	Alcoholism Treatment Contraceptives Diabetic Supplies/Education Drug Abuse Treatment Emergency Services	Infertility Treatment Mammography Screening Maternity Mental Health (General)	Mental Health (Parity) Metabolic Disorders (PKU) Telemedicine Well-Child Care
Idaho People affected: 386,000	Cleft Palate Emergency Services Mammography Screening		
Illinois People affected: 3,899,000	Alcoholism Treatment Bone Density Screening Cervical Cancer Screening Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education	Emergency Services Infertility Treatment Mammography Screening Mental Health (General) Mental Health (Parity) Minimum Mastectomy Stay	Off-Label Drug Use Ovarian Cancer Screening Prenatal HIV Testing Prescription Inhalants Prostate Cancer Screening TMJ Disorders
Indiana People affected: 1,314,000	Cleft Palate Colorectal Screening Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment	Emergency Services Mammography Screening Mental Health (Parity) Metabolic Disorders (PKU)	Morbid Obesity Care Off-Label Drug Use Prostate Cancer Screening Well-Child Care
Iowa People affected: 840,000	Contraceptives Dental Anesthesia Diabetic Supplies/Education	Emergency Services Mammography Screening	Mental Health (Parity) Well-Child Care
Kansas People affected: 838,000	Alcoholism Treatment Bone Density Screening Cervical Cancer Screening Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Mammography Screening Mental Health (General)	Mental Health (Parity) Off-Label Drug Use Prostate Cancer Screening Well-Child Care
Kentucky People affected: 1,028,000	Alcoholism Treatment Ambulatory Surgery Bone Density Screening Bone Marrow Transplants Dental Anesthesia	Diabetic Supplies/Education Emergency Services Home Health Care Mammography Screening Mental Health (General)	Mental Health (Parity) Metabolic Disorders (PKU) Minimum Mastectomy Stay Off-Label Drug Use TMJ Disorders

Benefit Protections Lost, by State (continued)

Louisiana People affected: 1,183,000	Alcoholism Treatment Ambulance Transportation Ambulatory Surgery Cervical Cancer Screening Cleft Palate Clinical Trials Colorectal Screening	Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services Mammography Screening Mental Health (General)	Mental Health (Parity) Metabolic Disorders (PKU) Off-Label Drug Use Prostate Cancer Screening Rehabilitation Services Well-Child Care
Maine People affected: 363,000	Alcoholism Treatment Breast Reduction Surgery Cervical Cancer Screening Clinical Trials Contraceptives Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Home Health Care Hospice Care Mammography Screening Maternity Mental Health (General) Mental Health (Parity)	Metabolic Disorders (PKU) Minimum Mastectomy Stay Off-Label Drug Use Orthotics/Prosthetics Prostate Cancer Screening Rehabilitation Services Prescription Drugs
Maryland People affected: 1,518,000	Alcoholism Treatment Alzheimer's Disease Blood Products Bone Density Screening Chlamydia Screening Cleft Palate Clinical Trials Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Hair Prostheses Hearing Aids Home Health Care Hospice Care Infertility Treatment Mammography Screening Maternity Mental Health (Parity) Metabolic Disorders (PKU)	Minimum Mastectomy Stays Minimum Testicular Cancer Stays Morbid Obesity Care Nicotine Replacement Therapy Off-Label Drug Use Orthotics/Prosthetics Prostate Cancer Screening Rehabilitation Services Residential Crisis Services Second Med/Surgery Opinion Well-Child Care
Massachusetts People affected: 2,325,000	Alcoholism Treatment Blood Lead Screening Bone Marrow Transplants Cervical Cancer Screening Clinical Trials Contraceptives Diabetic Supplies/Education	Emergency Services Hair Prostheses Home Health Care Infertility Treatment Mammography Screening Maternity	Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU) Off-Label Drug Use Rehabilitation Services Well-Child Care
Michigan People affected: 2,732,000	Alcoholism Treatment Ambulance Transportation Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Hospice Care	Mammography Screening Off-Label Drug Use Orthotics/Prosthetics
Minnesota People affected: 1,747,000	Alcoholism Treatment Ambulatory Surgery Anti-Psychotic Drugs Cervical Cancer Screening Cleft Palate Colorectal Screening Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Hair Prostheses Hearing Aids Lyme Disease Mammography Screening Maternity Mental Health (General) Mental Health (Parity)	Metabolic Disorders (PKU) Off-Label Drug Use Ovarian Cancer Screening Prostate Cancer Screening Reconstructive Surgery Second Med/Surgery Opinion TMJ Disorders Well-Child Care
Mississippi People affected: 650,000	Alcoholism Treatment Ambulance Transportation Dental Anesthesia	Diabetic Supplies/Education Mammography Screening Mental Health (General)	Off-Label Drug Use TMJ Disorders Well-Child Care
Missouri People affected: 1,594,000	Alcoholism Treatment Ambulatory Surgery Blood Lead Screening Bone Density Screening Bone Marrow Transplants Cervical Cancer Screening Clinical Trials	Colorectal Screening Contraceptives Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services Mammography Screening	Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU) Minimum Mastectomy Stay Prostate Cancer Screening Second Med/Surgery Opinion Well-Child Care

Benefit Protections Lost, by State (continued)

Montana People affected: 267,000	Alcoholism Treatment Diabetic Supplies/Education Drug Abuse Treatment Emergency Services	Home Health Care Mammography Screening Maternity Mental Health (General)	Mental Health (Parity) Metabolic Disorders (PKU) Minimum Mastectomy Stay Well-Child Care
Nebraska People affected: 566,000	Alcoholism Treatment Dental Anesthesia Diabetic Supplies/Education	Emergency Services Mammography Screening Mental Health (Parity)	Off-Label Drug Use TMJ Disorders Well-Child Care
Nevada People affected: 620,000	Alcoholism Treatment Ambulance Transportation Cervical Cancer Screening Clinical Trials Colorectal Screening Contraceptives	Diabetic Supplies/Education Drug Abuse Treatment Emergency Services Home Health Care Hormone Replacement Therapy Hospice Care	Mammography Screening Mental Health (General) Metabolic Disorders (PKU) Off-Label Drug Use TMJ Disorders
New Hampshire People affected: 390,000	Alcoholism Treatment Bone Marrow Transplants Clinical Trials Contraceptives Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Hair Prostheses Mammography Screening Maternity	Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU) Off-Label Drug Use Orthotics/Prosthetics
New Jersey People affected: 2,650,000	Alcoholism Treatment Blood Lead Screening Bone Marrow Transplants Cervical Cancer Screening Colorectal Screening Congenital Bleeding Disorders Dental Anesthesia Diabetic Supplies/Education	Emergency Services Home Health Care Infertility Treatment Mammography Screening Maternity Mental Health (Parity) Metabolic Disorders (PKU) Minimum Mastectomy Stay	Off-Label Drug Use Prostate Cancer Screening Second Med/Surgery Opinion Special Formulas Well-Child Care Wellness Exams Wilm's Tumor
New Mexico People affected: 488,000	Alcoholism Treatment Bone Density Screening Cervical Cancer Screening Clinical Trials Contraceptives Diabetic Supplies/Education	Emergency Services Home Health Care Mammography Screening Maternity Mental Health (Parity)	Metabolic Disorders (PKU) Minimum Mastectomy Stay Off-Label Drug Use TMJ Disorders Well-Child Care
New York People affected: 6,214,000	Alcoholism Treatment Ambulance Transportation Ambulatory Cancer Treatment Ambulatory Surgery Bone Density Screening Cervical Cancer Screening Contraceptives Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Home Health Care Hospice Care Infertility Treatment Mammography Screening Maternity	Mental Health (General) Metabolic Disorders (PKU) Minimum Mastectomy Stay Off-Label Drug Use Prostate Cancer Screening Second Med/Surgery Opinion Well-Child Care
North Carolina People affected: 1,968,000	Alcoholism Treatment Bone Density Screening Cervical Cancer Screening Cleft Palate Clinical Trials Colorectal Screening Contraceptives	Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services Mammography Screening Maternity	Minimum Mastectomy Stay Off-Label Drug Use Ovarian Cancer Screening Prostate Cancer Screening TMJ Disorders Well-Child Care
North Dakota People affected: 212,000	Alcoholism Treatment Dental Anesthesia Drug Abuse Treatment Emergency Services	Mammography Screening Mental Health (General) Metabolic Disorders (PKU)	Off-Label Drug Use Prostate Cancer Screening TMJ Disorders

Benefit Protections Lost, by State (continued)

Ohio People affected: 2,991,000	Alcoholism Treatment Cervical Cancer Screening Contraceptives	Emergency Services Infertility Treatment Mammography Screening	Mental Health (General) Off-Label Drug Use Well-Child Care
Oklahoma People affected: 903,000	Ambulance Transportation Ambulatory Surgery Bone Density Screening Cervical Cancer Screening Colorectal Screening Dental Anesthesia	Diabetic Supplies/Education Emergency Services Hair Protheses Hearing Aids Mammography Screening	Mental Health (Parity) Minimum Mastectomy Stay Off-Label Drug Use Prostate Cancer Screening Well-Child Care
Oregon People affected: 1,377,000	Alcoholism Treatment Cervical Cancer Screening Diabetic Supplies/Education Drug Abuse Treatment	Emergency Services Mammography Screening Maternity	Mental Health (Parity) Metabolic Disorders (PKU) Orthotics/Prosthetics
Pennsylvania People affected: 4,291,00	Alcoholism Treatment Ambulatory Cancer Treatment Cervical Cancer Screening Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Mammography Screening Mental Health (General)	Metabolic Disorders (PKU) Minimum Mastectomy Stay Well-Child Care
Rhode Island People affected: 397,000	Alcoholism Treatment Blood Lead Screening Cervical Cancer Screening Clinical Trials Colorectal Screening Contraceptives Diabetic Supplies/Education	Drug Abuse Treatment Hearing Aids Home Health Care Infertility Treatment Lyme Disease Mammography Screening Mental Health (Parity)	Minimum Mastectomy Stay Newborn Sickle Cell Screening Off-Label Drug Use Prostate Cancer Screening Second Med/Surgery Opinion Well-Child Care
South Carolina People affected: 871,000	Alcoholism Treatment Bone Density Screening Cervical Cancer Screening Cleft Palate Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Mammography Screening Mental Health (General)	Mental Health (Parity) Minimum Mastectomy Stay Off-Label Drug Use Prostate Cancer Screening
South Dakota People affected: 263,000	Alcoholism Treatment Dental Anesthesia Diabetic Supplies/Education	Emergency Services Mammography Screening Mental Health (Parity)	Metabolic Disorders (PKU) Off-Label Drug Use Prostate Cancer Screening
Tennessee People affected: 1,552,000	Alcoholism Treatment Bone Density Screening Bone Marrow Transplants Cervical Cancer Screening Chemotherapy Chlamydia Screening	Clinical Trials Colorectal Screening Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services	Mammography Screening Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU) Off-Label Drug Use Prostate Cancer Screening
Texas People affected: 5,073,000	Alcoholism Treatment Alzheimer's Disease Bone Density Screening Brain Injury Colorectal Screening Contraceptives Diabetic Supplies/Education Drug Abuse Treatment	Emergency Services Home Health Care Infertility Treatment Mammography Screening Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU)	Minimum Mastectomy Stay Off-Label Drug Use Prostate Cancer Screening Rehabilitation Services Telemedicine TMJ Disorders Well-Child Care
Utah People affected: 707,000	Alcoholism Treatment Diabetic Supplies/Education Drug Abuse Treatment	Emergency Services Mental Health (General)	Mental Health (Parity) Metabolic Disorders (PKU)

Benefit Protections Lost, by State (continued)

Vermont People affected: 192,000	Alcoholism Treatment Clinical Trials Contraceptives Diabetic Supplies/Education	Emergency Services Home Health Care Mammography Screening Maternity	Mental Health (General) Mental Health (Parity) Metabolic Disorders (PKU) TMJ Disorders
Virginia People affected: 2,328,000	Alcoholism Treatment Bone Marrow Transplants Cancer Pain Drugs Cervical Cancer Screening Cleft Palate Clinical Trials Colorectal Screening Congenital Bleeding Disorder Contraceptives	Dental Anesthesia Diabetic Supplies/Education Drug Abuse Treatment Emergency Services HIV Drugs Hospice Care Lymphadema Mammography Screening Maternity	Mental Health (General) Mental Health (Parity) Minimum Hysterectomy Stay Minimum Mastectomy Stay Morbid Obesity Care Off-Label Drug Use Prostate Cancer Screening TMJ Disorders Well-Child Care
Washington People affected: 1,861,000	Alcoholism Treatment Contraceptives Dental Anesthesia Emergency Services Home Health Care	Diabetic Supplies/Education Drug Abuse Treatment Hospice Care Mammography Screening Maternity	Mental Health (General) Metabolic Disorders (PKU) Neurodevelopment Therapy TMJ Disorders
West Virginia People affected: 393,000	Alcoholism Treatment Cervical Cancer Screening Clinical Trials Colorectal Screening Contraceptives Diabetic Supplies/Education	Emergency Services Home Health Care Infertility Treatment Mammography Screening Mental Health (General) Mental Health (Parity)	Minimum Mastectomy Stay Rehabilitation Services Second Med/Surgery Opinion TMJ Disorders Well-Child Care
Wisconsin People affected: 1,620,000	Alcoholism Treatment Blood Lead Screening Dental Anesthesia Diabetic Supplies/Education	Drug Abuse Treatment Emergency Services Home Health Care Mammography Screening	Mental Health (General) Second Med/Surgery Opinion TMJ Disorders Well-Child Care
Wyoming People affected: 118,000	Alcoholism Treatment Cervical Cancer Screening Colorectal Screening	Diabetic Supplies/Education Mammography Screening Prostate Cancer Screening	

* For some of the benefit protections listed above, all health insurers in the state must cover the benefit. For others, all health insurers must offer coverage of the benefit; or insurers that cover a particular category of benefits must include the named service in that coverage. Consult your state law or your state insurance commissioner for details.

Source: Blue Cross Blue Shield Association, *State Legislative Health Care and Insurance Issues: 2005 Survey of Health Plans*.

Note: In addition to lost benefit protections, in all states, consumers will lose rights to coverage of various providers' services (such as dentists, optometrists, psychologists, nurse practitioners, etc.).

Acknowledgments

This report was written by:

Cheryl Fish-Parcham,
Senior Health Policy Analyst,
Families USA

***with assistance from the
following Families USA staff:***

Kathleen Stoll, Director of Health Policy
Daniel Tyre-Karp, Research Associate
Peggy Denker, Director of Publications
Ingrid VanTuinen, Writer-Editor
Nancy Magill, Design/Production Coordinator



1201 New York Avenue NW, Suite 1100 ■ Washington, DC 20005

Phone: 202-628-3030 ■ Fax: 202-347-2417

www.familiesusa.org