



Illinois Department of Insurance

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Media Advisory

For Immediate Release
July 6, 2018

Illinois Department of Insurance Becomes Nation's First Regulator to Address Opioid Crisis Through Benchmark Plan

Determined to Curb Growing Epidemic, Rauner Administration Announces Bold Strategy

SPRINGFIELD – Gov. Bruce Rauner and the Illinois Department of Insurance (DOI) announced today that the state is taking additional steps to curb the growing opioid crisis in Illinois. The DOI is asking the federal government to approve five critical changes to its Health Care Benchmark Plan, ensuring that people who struggle with substance use disorder have access to the most affective forms of treatment.

The Benchmark plan serves as a minimum scope of benefits that most health plans sold in Illinois must cover. The Illinois DOI hosted an electronic public notice and comment period to solicit recommendations from the public this past Spring. Based on the analysis of the comments and the expertise of the providers and researchers, DOI revised the Benchmark Plan with the aim of reducing addiction and overdose by:

- Covering alternative therapies for chronic pain,
- Improving the way opioids are prescribed, AND
- Expanding access to mental health and substance use disorder treatment and services.

“This epidemic is affecting every community and every demographic with tragic outcomes across the country. We’re committed to helping people get the treatment they need, regardless of their socio-economic status” Gov. Rauner said. “These changes to the Benchmark Plan will give people who carry private insurance access to medications that will help them deal with the pain from an injury while reducing the odds that they become addicted to dangerous medications.”

DOI submitted its revisions to the Federal Centers for Medicare & Medicaid Services on Sunday, July 1st, making Illinois the first state in the nation to address the opioid crisis through its Benchmark plan.

“We are thrilled to announce revisions to the Benchmark plan, that focus on addressing the opioid crisis. We continually strive to fulfill our mission of protecting and educating Illinois consumers,” said DOI Director Jennifer Hammer. “I can think of no better way to protect consumers than to implement evidence based, systematic changes to coverage and access to mental health and substance use disorder treatments and services.”

If approved, private health care insurers in Illinois would be required to cover alternative therapies for chronic pain, issue short-term prescriptions for chronic pain, remove barriers to prescribing Buprenorphine products for medically assisted treatment (MAT) of opioid use disorder, cover prescriptions for at least one intranasal spray opioid reversal agent when initial prescriptions of opioids are dosages of 50MME or higher, and expand access to mental health and substance use disorder through tele-psychiatry care. The changes would go into effect for plan year 2020.

Changes to the Benchmark Plan will compliment steps that have already been taken to tackle the opioid epidemic in Illinois. Members of the Governor’s Opioid Overdose Prevention and Intervention Task Force, created through Executive Order 17-05, have toured the state listening to people who are impacted by the crisis and has made recommendations on how the state can intervene. Our teams at the Department of Human Services have connected more than 5k people to critical resources through the Opioid Helpline. The Prescription Monitoring Program has helped scale back people’s ability to doctor shop for dangerous opioid medications and, through the issuance of standing order, we continue to put life-saving medications in the hands of people whose loved ones are struggling with opioid use. Nearly 2,000 overdose reversals have been reported over the past year.

Background: In April 2018, the Federal Centers for Medicare & Medicaid Services (CMS) announced that states have until July 2, 2018 to change their Benchmark plan effective in plan year 2020 (including three options that weren’t previously available). The Illinois Department of Insurance (DOI) anticipated these changes in February 2018 and secured approval from the Governor’s Office to pursue changing the Benchmark plan to address the opioid crisis. Since February 2018, DOI has contracted with three external groups to assist in the drafting of the new plan (SIU School of Medicine (researcher and provider experts), PCG (subject matter experts), and Oliver Wyman (actuaries)). As of Monday, Illinois becomes the only state in the nation that met the extremely short timeline.

For more on how Illinois is battling the opioid crisis visit [State of Illinois Opioid Action Plan](#).

For more information on the Illinois Benchmark plan visit <https://go.cms.gov/2KE5A7i>