



**National  
Multiple Sclerosis  
Society**  
Colorado-Wyoming Chapter

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**Programs**

Comprehensive programs  
and advocacy to  
assist and empower  
people affected by MS

**Research**

Ensuring that the best and  
most promising research  
is funded

**Events in 2012**

To support programs and  
research

Walk MS  
March, April and May

Bike MS  
June and August

Hike MS  
July and September

MuckRuckus MS  
August

On the Move Luncheons  
July and September

Dinner of Champions  
March and September

To: The Colorado Division of Insurance

From: The National Multiple Sclerosis Society, Colorado-Wyoming Chapter

Re: Selection of an Essential Health Benefits Plan and Options for Covering  
Habilitative Services

As the Division of insurance begins to make their decisions around selecting a benchmark benefits plan for the State of Colorado, the National Multiple Sclerosis Society offers up the following comments:

We support that the plan chosen should include state mandated benefits, provide coverage in each of the ten required categories, be minimally disruptive to the market, promote both carrier and consumer participation and contain a balance of affordability and comprehensiveness. We believe it is very important for the State to choose a plan that includes state mandated benefits as these benefits are a reflection of the values of the consumers in Colorado and it will come at a lower cost to Colorado.

After much evaluation of the plans that the State is considering for selection, the Society feels that it is important for the State to choose a plan that keeps in mind the needs of those living with Multiple Sclerosis and other chronic diseases. When taking into consideration only the benefits offered within each plan, the Society is in support of the state choosing between plans C, the Anthem Blue Cross Blue Shield Lumenos HSA, or D, the Kaiser Plan A230, and opposes choosing plan B, the United Choice Plus Balanced 100 plan.

Adequate Habilitative services are important to constituents with M.S. and other chronic diseases. As it comes to options for coverage of Habilitative services within the essential health benefits package, the Society feels that the State should choose option one, in which the State should require services be offered at parity with rehabilitative services.

We appreciate you engaging stakeholders in this process and we look forward to continued participation as we begin to implement the Colorado Health Benefits Exchange.

Sincerely,

**Executive Vice President**  
National MS Society, Colorado-Wyoming Chapter  
303.698.5422

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