

ESSENTIAL HEALTH BENEFITS: BENCHMARK PLAN COMPARISON 2021 AND LATER



INFORMED ON REFORM

Each State has had the option to select a new benchmark plan for plan years on and after 1/1/2017, and all benefits included in the benchmark plan are considered to be an Essential Health Benefit (EHB). Benefits that are considered to be EHB cannot include annual and/or lifetime dollar maximums. Large group clients do not have to cover any benefits defined as EHB, but if they do, they cannot impose annual and/or lifetime dollar limits. Additionally, effective on or after 1/1/2017, for **any plan** that covers an EHB service *both* in-network and out-of-network, the annual/lifetime dollar limits are prohibited on that EHB service *both* in-network and out-of-network. Depending on which State a client has selected as their EHB State, annual and/or lifetime dollar limits may need to be removed for any benefit defined as EHB for that State.

- ▶ Self-funded group clients can choose which state to use as their EHB State.
- ▶ Insured-group clients' EHB State must be the same as the clients' contract/situs State, except for HMO plans which must follow the HMO plan state.

The following chart compares the benchmark plans of each State for the top 11 benefits that most commonly include annual or lifetime dollar limits. This chart is not all inclusive. Additional benefits are considered EHB in each state. The below information is based on the 2021 benchmark plan documents as well as state mandates enacted prior to 1/1/2012.

Top 11 EHB Benefits by State – 2021 and Later											
State	Acupuncture	Autism ¹	Bariatric surgery	Chiropractic care	Durable medical equipment	Hearing aids	Infertility	Routine foot care	TMJ	Transplants and travel	Wigs
AL	No	Yes	No	Yes	Yes	No	No	No	No	Transplant – Yes	No
										Travel – No	
AK	Yes	Yes	No	Yes	Yes	No	No	No	No	Transplant – Yes	No
										Travel – Yes	
AZ	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes	Yes	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
AR	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (Includes Cochlear Implants)	Yes	No	Yes	Transplant – Yes	No
										Travel – No	
CA	Yes	Yes (includes ABA Therapy)	Yes	No	Yes	Cochlear Implant – Yes	No	No	Yes	Transplant – Yes	No
						Other – No				Travel – No	
CO	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes (under Age 18)	Yes	No	Yes	Transplant – Yes	No
										Travel – Yes	



EHB benchmark plan comparison – 2021 and later

Top 11 EHB Benefits by State – 2021 and Later											
State	Acupuncture	Autism ¹	Bariatric surgery	Chiropractic care	Durable medical equipment	Hearing aids	Infertility	Routine foot care	TMJ	Transplants and travel	Wigs
CT	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (through Age 12)	Yes	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
DC	No	Yes	No	Yes	Yes	No	Yes	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
DE	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes (under Age 24)	No	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
FL²	No	Yes (includes ABA Therapy) ²	No	Yes	Yes	No	No	No	Yes	Transplant – Yes	No
										Travel – No	
GA	No	Yes	No	Yes	Yes	Cochlear Implant – Yes	Yes	No	Yes	Transplant – Yes	No
						Other – No				Travel – Yes	
HI	No	Yes	Yes	No	Yes	Yes	Yes	No	No	Transplant – Yes	No
										Travel – No	
ID	No	No	No	Yes	Yes	No	No	No	No	Transplant – Yes	No
										Travel – Yes	
IL	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Bone Anchored – Yes	Yes	No	Yes	Transplant – Yes	No
						Other – Yes (under age 18)				Travel – Yes	
IN	No	Yes (includes ABA Therapy)	No	Yes	Yes	No	No	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
IA	No	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Transplant – Yes	No
										Travel – No	
KS	No	No	No	Yes	Yes	Bone Anchored – Yes	Yes	No	Yes	Transplant – Yes	No
						Other – No				Travel – No	
KY	No	Yes (includes ABA Therapy)	No	Yes	Yes	Cochlear Implant – Yes	No	No	Yes	Transplant – Yes	Yes
						Yes (under Age 18)				Travel – No	
LA	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (through Age 17)	No	No	No	Transplant – Yes	No
										Travel – No	
ME	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes (through Age 18)	No	No	No	Transplant – Yes	No
										Travel – No	
MD	Yes	Yes	Yes	Yes	Yes	Cochlear Implant – Yes	Yes	No	Yes	Transplant – Yes	Yes
						Yes (under Age 18)				Travel – Yes	
MA	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (through Age 21)	Yes	No	Yes	Transplant – Yes	Yes
										Travel – No	

EHB benchmark plan comparison – 2021 and later

Top 11 EHB Benefits by State – 2021 and Later											
State	Acupuncture	Autism ¹	Bariatric surgery	Chiropractic care	Durable medical equipment	Hearing aids	Infertility	Routine foot care	TMJ	Transplants and travel	Wigs
MI	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Transplant – Yes Travel – No	No
MN	No	No	No	Yes	Yes	Yes (through Age 18) (includes Bone Anchored)	Yes	No	Yes	Transplant – Yes Travel – No	Yes
MS	No	No	No	Yes	Yes	No	No	No	Yes	Transplant – Yes Travel – Yes	No
MO	No	Yes (includes ABA Therapy)	No	Yes	Yes	Cochlear Implant – Yes Other – Yes for Newborns Only	Yes	No	Yes	Transplant – Yes Travel – Yes	Yes
MT	No	Yes (includes ABA Therapy)	No	Yes	Yes	No	Yes	No	Yes	Transplant – Yes Travel – Yes	No
NE	No	No	No	Yes	Yes	Cochlear Implant – Yes Other – No	No	No	Yes	Transplant – Yes Travel – No	No
NV	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes	Yes	No	Yes	Transplant – Yes Travel – Yes	No
NH	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes	Yes	No	Yes	Transplant – Yes Travel – No	Yes
NJ	Yes	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (through Age 15) (includes Bone Anchored)	Yes	No	Yes	Transplant – Yes Travel – No	No
NM	Yes	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes (through Age 21)	No	No	Yes	Transplant – Yes Travel – Yes	No
NY	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	Yes (Includes bone anchored)	Yes	No	No	Transplant – Yes Travel – No	Yes
NC	No	No	Yes	Yes	Yes	Yes (through Age 22)	Yes	No	Yes	Transplant – Yes Travel – Yes	No
ND	No	No	Yes	Yes	Yes	No	No	No	Yes	Transplant – Yes Travel – No	No
OH	No	No	No	Yes	Yes	Cochlear Implant – Yes Other – No	No	No	Yes	Transplant – Yes Travel – Yes	Yes
OK	No	Yes	No	No	Yes	Yes (under Age 19)	No	No	No	Transplant – Yes Travel – No	Yes
OR³	No	Yes (includes ABA Therapy)	No	No	Yes	Yes (under Age 18) (18+ if enrolled in School)	No	No	No	Transplant – Yes Travel – No ³	Yes
PA	No	Yes (includes ABA Therapy)	No	Yes	Yes	No	Yes	No	No	Transplant – Yes Travel – No	No

EHB benchmark plan comparison – 2021 and later

Top 11 EHB Benefits by State – 2021 and Later											
State	Acupuncture	Autism ¹	Bariatric surgery	Chiropractic care	Durable medical equipment	Hearing aids	Infertility	Routine foot care	TMJ	Transplants and travel	Wigs
PR⁴	No	Yes	Yes	Yes	Yes	No	No	Yes	No	Transplant – Yes Travel – No	No
RI	No	No	Yes	Yes	Yes	Yes (under age 19)	Yes	No	No	Transplant – Yes Travel – No	Yes
SC	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes – Cleft Lip/Palate Only	No	No	No	Transplant – Yes	No
						No – Other Diagnoses				Travel – No	
SD	No	No	Yes	Yes	Yes	No	No	No	Yes	Transplant – Yes Travel – No	No
TN	No	Yes	No	Yes	Yes	Yes (under Age 18)	Yes	No	Yes	Transplant – Yes Travel – Yes	No
TX	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes	No	No	Yes	Transplant – Yes Travel – No	No
UT	No	No	No	No	Yes	No	No	No	No	Transplant – Yes Travel – No	No
VT	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	No	Yes	No	Yes	Transplant – Yes	Yes
										Travel – Yes	
VI⁴	Yes	No	Yes	Yes	Yes	Yes (includes Bone Anchored)	Yes	Yes	Yes	Transplant – Yes	Yes
										Travel – No	
VA	No	No	No	Yes	Yes	Cochlear Implant – Yes	Yes	No	Yes	Transplant – Yes	Yes
						Other – No				Travel – Yes	
WA	Yes	No	No	Yes	Yes	Cochlear Implant – Yes	No	No	Yes	Transplant – Yes	No
						Other – No				Travel – No	
WV	No	Yes (includes ABA Therapy)	Yes	Yes	Yes	No	No	No	Yes	Transplant – Yes Travel – Yes	No
WI	No	Yes (includes ABA Therapy)	No	Yes	Yes	Yes (under Age 18) (includes Bone Anchored)	Yes	No	Yes	Transplant – Yes	No
										Travel – No	
WY	No	No	Yes	Yes	Yes	No	No	No	No	Transplant – Yes	No
										Travel – No	

1. Autism – Since ABA Therapy is a behavioral service, Federal Mental Health Parity regulations prohibit age limits, visit limits or annual/lifetime dollar limits for ABA Therapy even when it is not considered an EHB service.

2. For Individual Family Plans business in Florida, ABA therapy will not be treated as EHB. Coverage of some short term rehabilitation services for autism (e.g. physical therapy, speech therapy, occupational therapy) may continue to be required in accordance with federal mental health and substance use disorder parity.

3. Updated 01/01/2021 to indicate the OR statute that clarifies the travel benefit for transplant is NOT considered an EHB.

4. Initial guidance stated that EHB no longer applies to Puerto Rico and the Virgin Islands. However, it has since been determined that EHB does apply. Because there are no new benchmark plans for these territories, Cigna will continue to use the 2014 benchmark plans to identify benefits as EHB until HHS releases further guidance.

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