



# STATE COMPARISON: ESSENTIAL HEALTH BENEFITS

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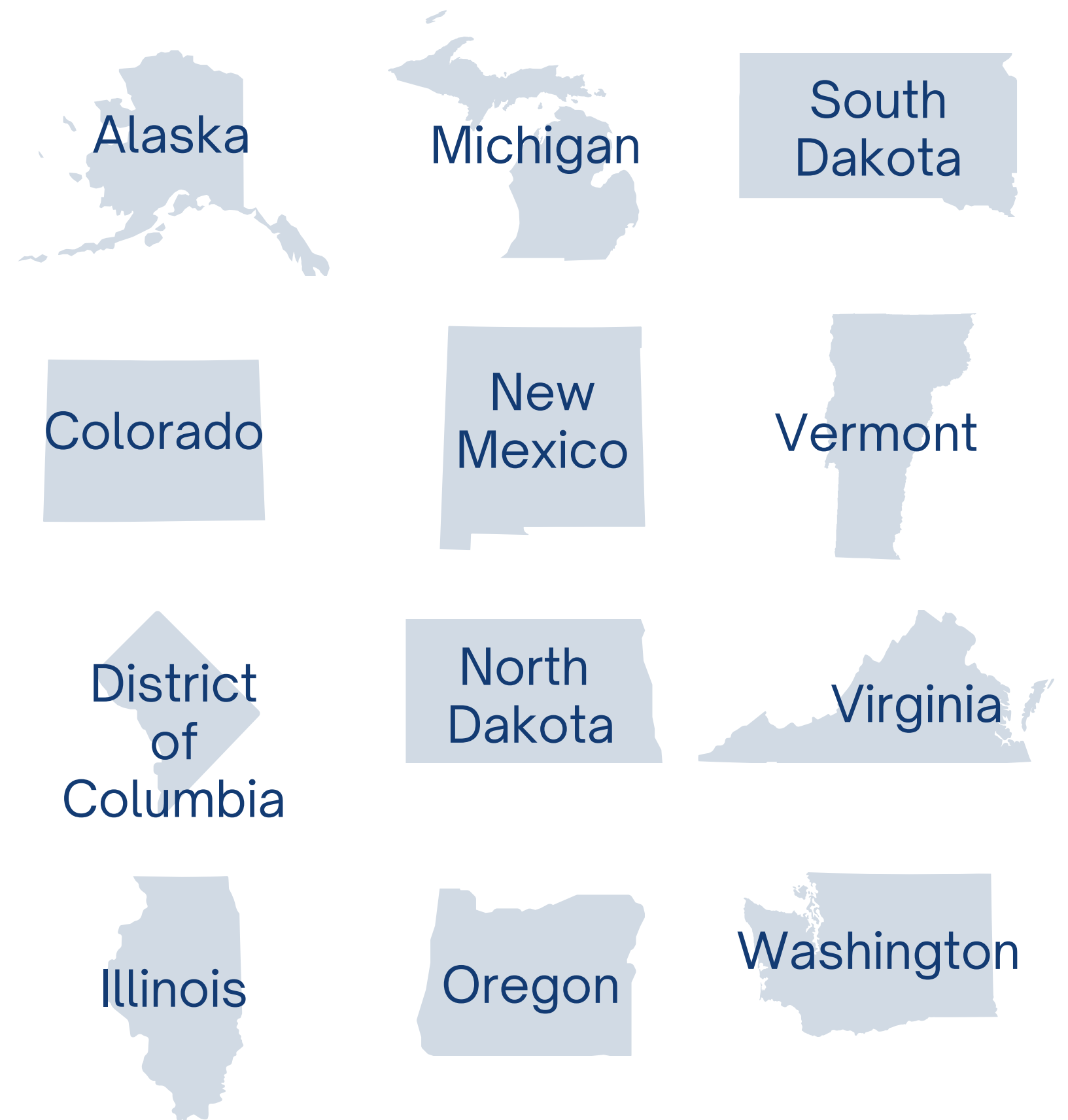
*February 11, 2025*

*Joint Informational Hearing  
Assembly and Senate Health Committees  
2027 Essential Health Benefits Benchmark Options*



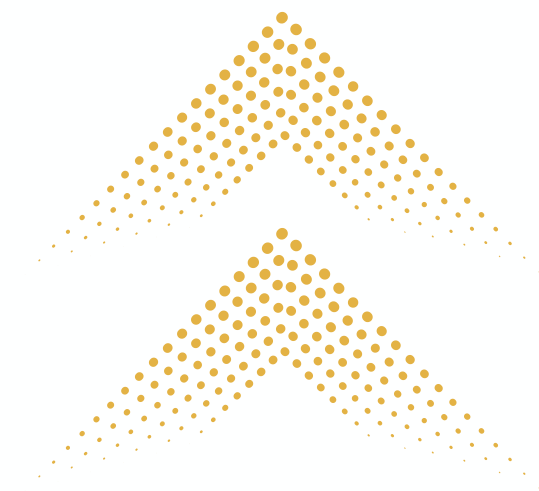
# Essential Health Benefits (EHBs) Benchmark Plan Updates Since 2020

- **Updated EHB benchmark plans:** 11 states and District of Columbia (DC)
- **Updated plan to include at least one benefit that California is considering:**
  - 5 states + DC
  - AK, DC, ND, OR, VT, WA

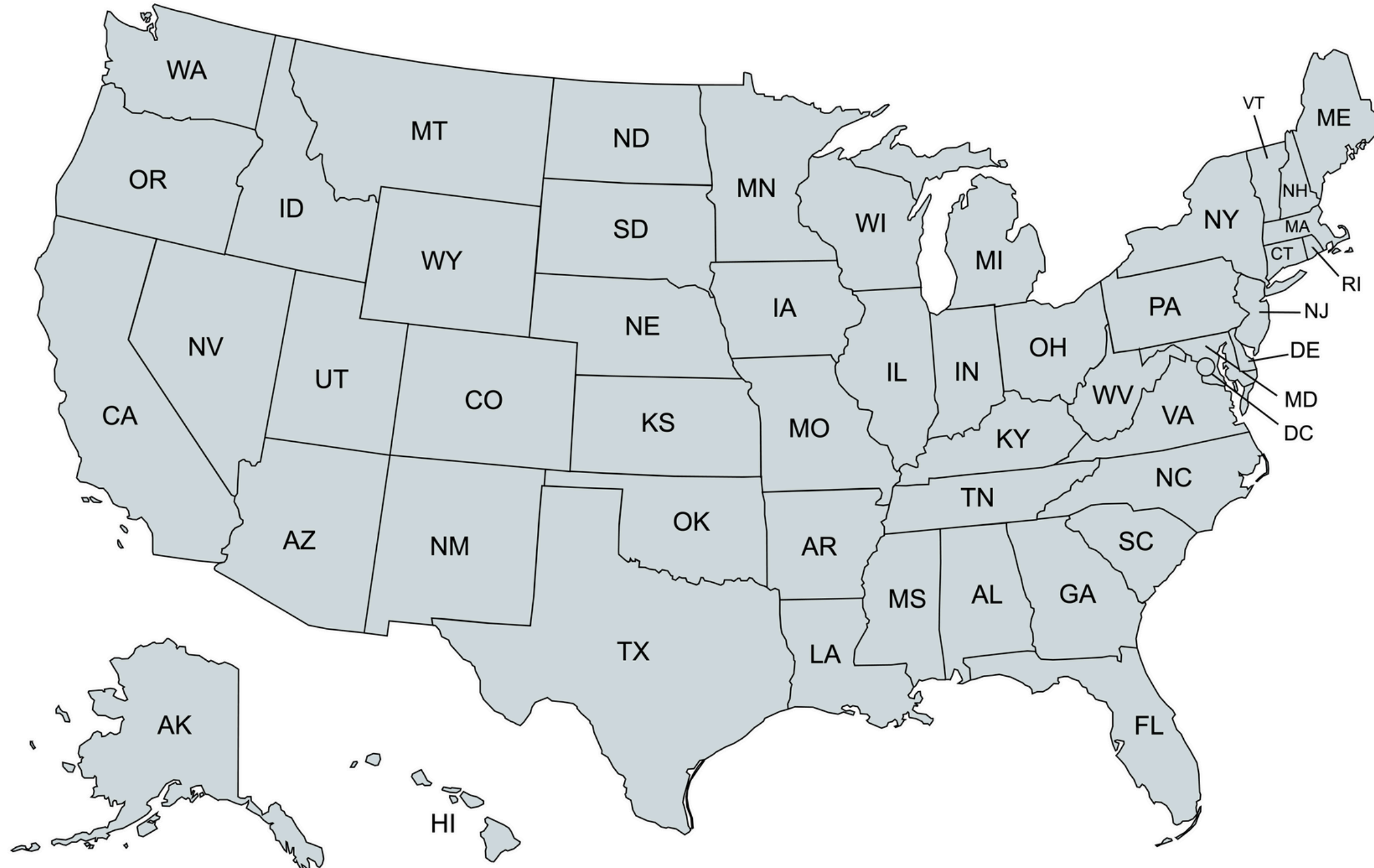


# BENEFITS REVIEWED

- Adult dental
- Cranial prostheses
- Chiropractic care
- DME: Wheelchairs
- Hearing aids
- Infertility



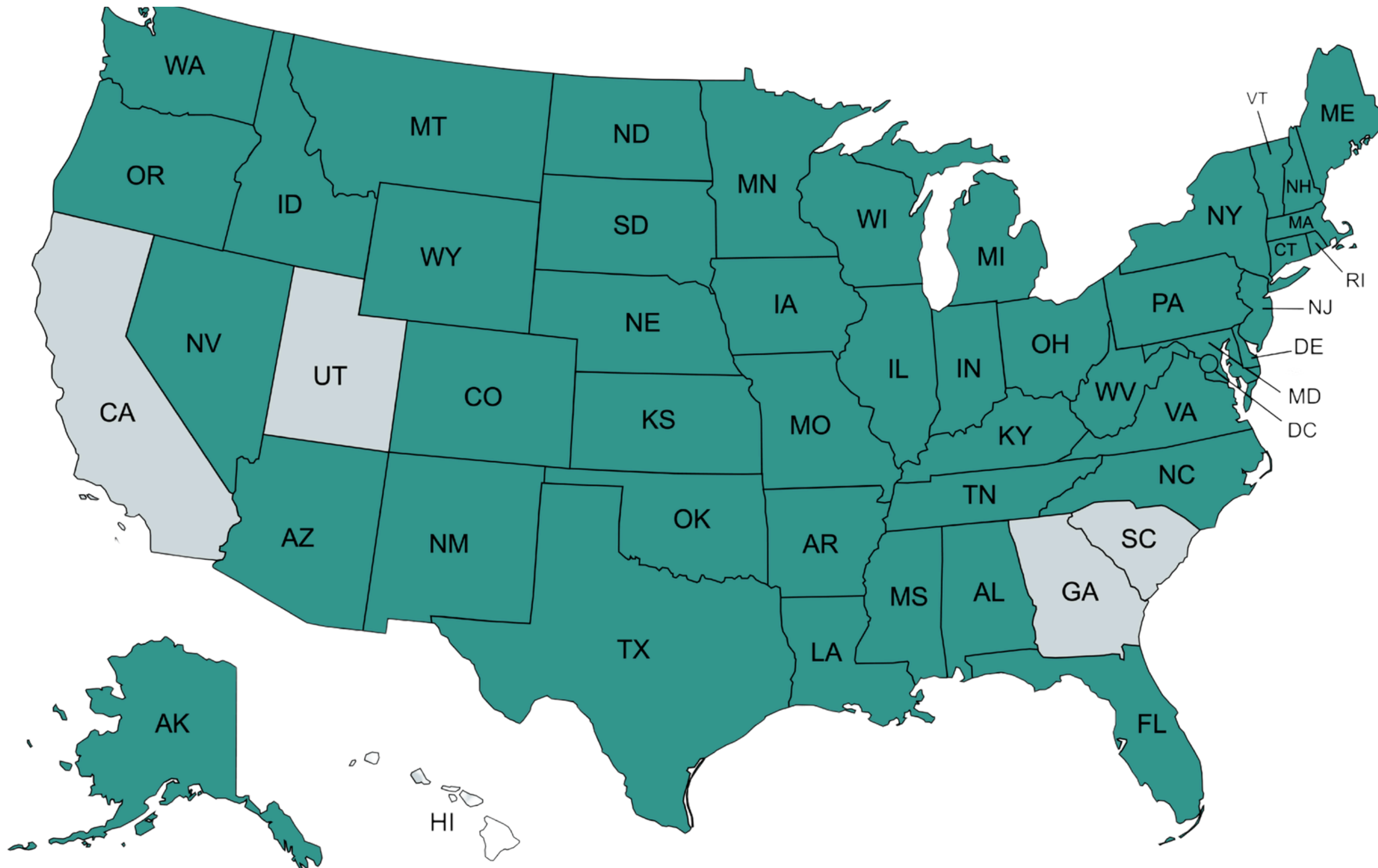
# Adult Dental



- No states include adult dental as EHB

■ Adult dental considered EHB

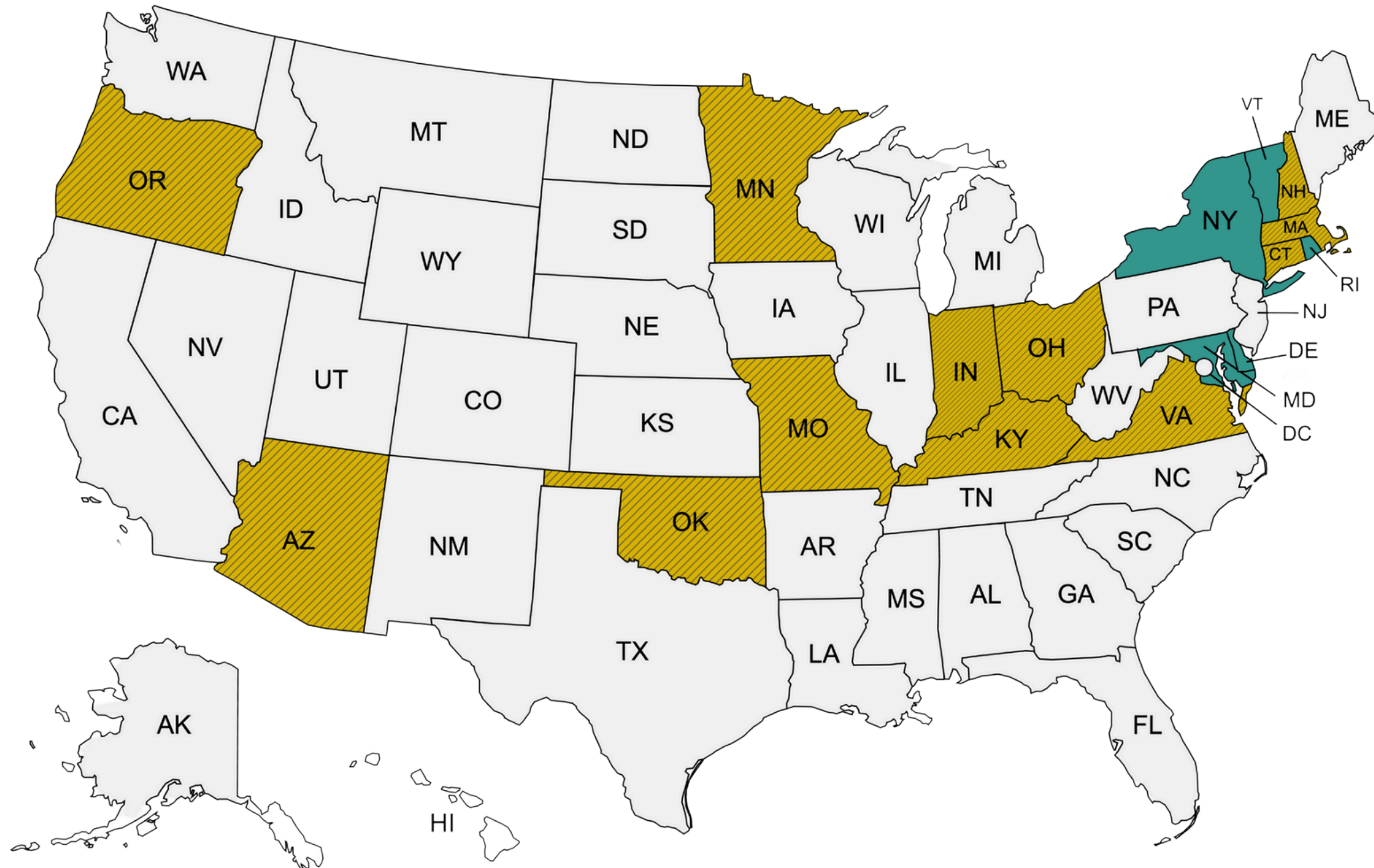
# Chiropractic Care





- 45 states + DC
- Limits vary, but generally between 10 and 40 visits per benefit year

Chiropractic care considered EHB

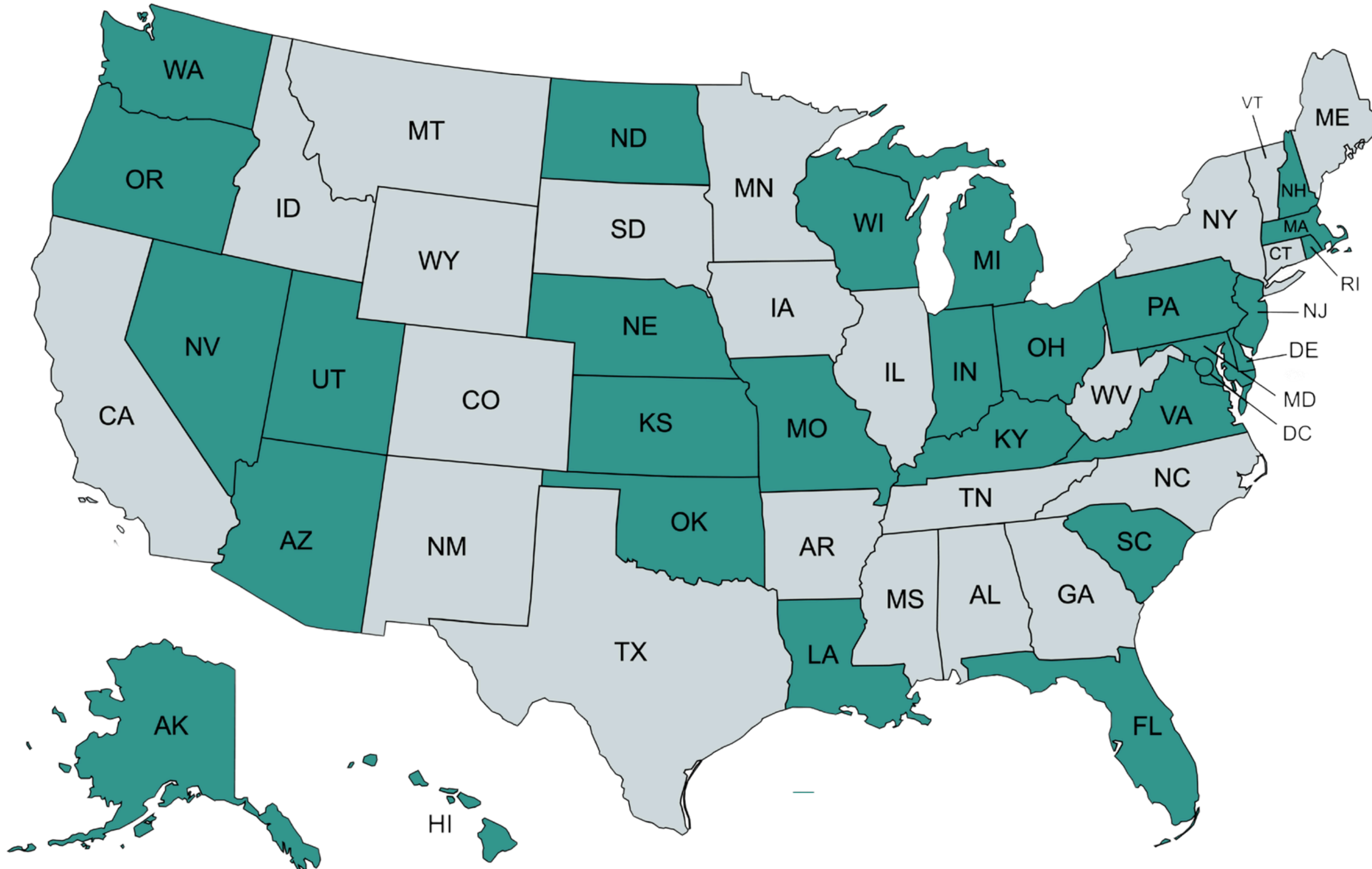
# Cranial Prostheses




- 17 states
- Terms and conditions differ between states

	Cranial prostheses considered EHB (5)
	Cranial prostheses considered EHB; restrictions apply

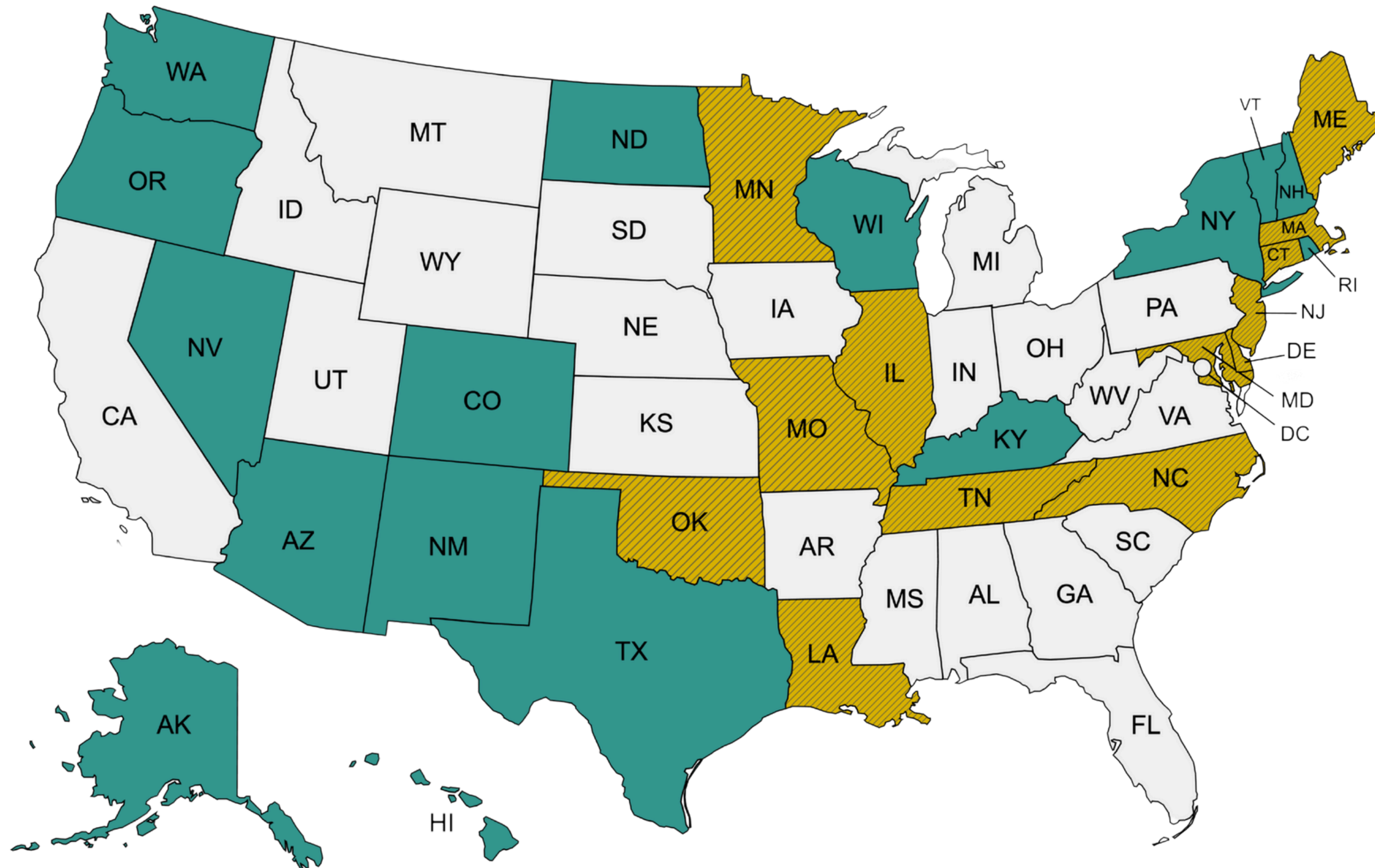
# Durable Medical Equipment: Wheelchairs





- 28 states + DC
- Terms and conditions vary among states with coverage

 Explicitly includes wheelchairs as a type of durable medical equipment under EHB benchmark plan

# Hearing Aids

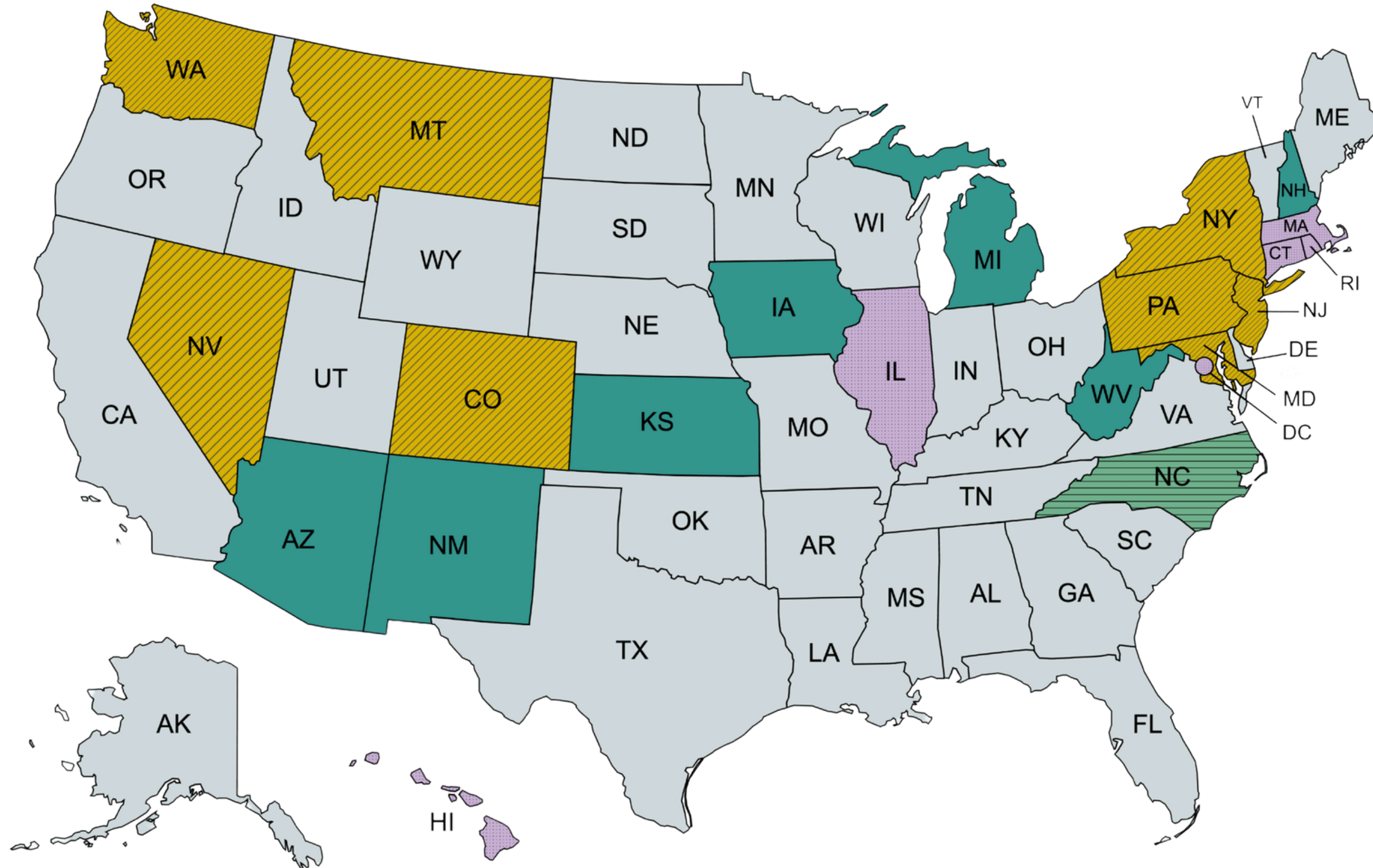


- All ages: 16 states
- Pediatric only: 13 states
- Annual exam typical
- 1 hearing aid / ear every 1-3 years
- May include cap in coverage

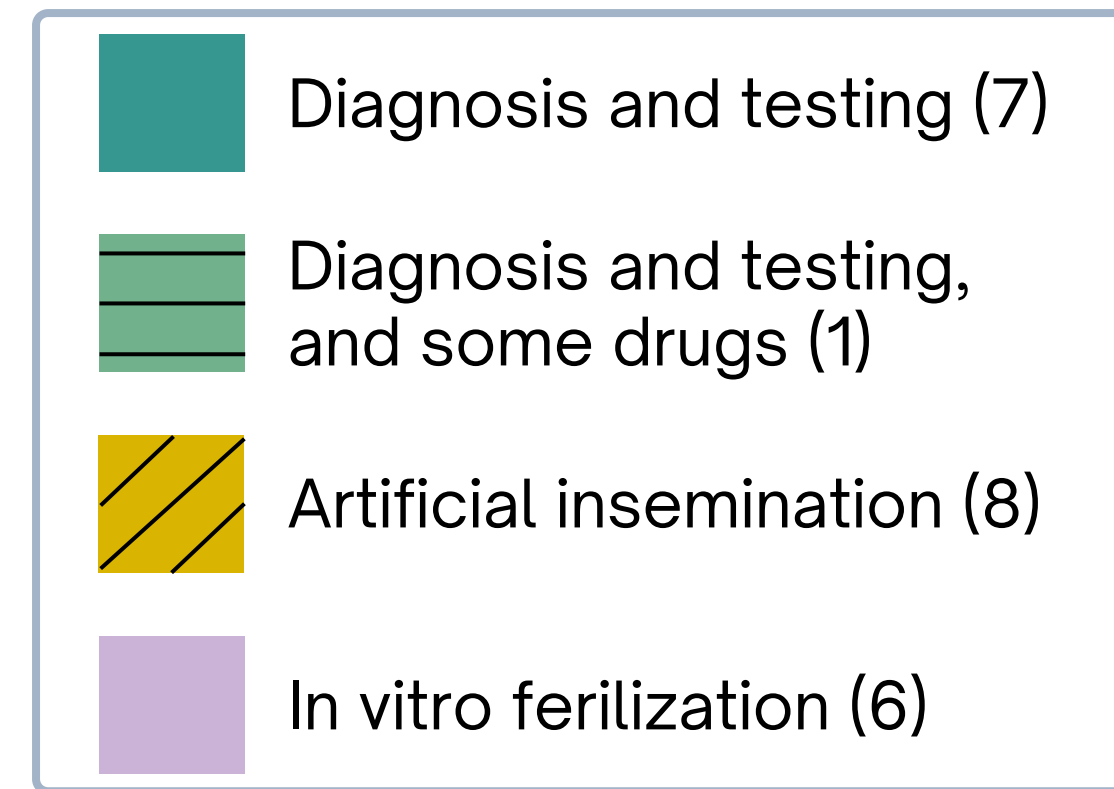
-  Hearing aids considered EHB; no age restriction
-  Pediatric hearing aids considered EHB



# Infertility



- Diagnosis and testing may include treatment of cause of infertility
- Levels of coverage for advanced reproductive technology vary



# Questions?

Contact for CHBRP: [info@chbrp.org](mailto:info@chbrp.org)

*Source: [Centers for Medicare & Medicaid Services, Information on Essential Health Benefits \(EHB\) Benchmark Plans, 2025.](#)*

*Maps created with [mapchart.net](https://www.mapchart.net/).*

*Last updated: February 10, 2025*