

BACKGROUND

California is considering adoption of a new essential health benefits (EHB) benchmark plan in order to mandate that additional services be covered by plans required to cover EHBs. The state Legislature has requested an overview of other states' EHB benchmark plans to support its review of options.

11
states and the
District of Columbia

requested and received federal approval for EHB-benchmark plans since 2020. Details on approved changes are below.



ALASKA

Approved expanded coverage:

- Chiropractic care
- Hearing aids and annual exam
- Massage therapy
- Nutritional counseling
- Temporomandibular joint disorder care



COLORADO

Approved added coverage:

- Acupuncture
- Expanded drug coverage (alternatives to opioids)
- Gender affirming care
- Mental wellness exam
- Medical and surgical abortion and any related services, drugs, or supplies



DISTRICT OF COLUMBIA

Approved expanded coverage:

- Infertility treatment, including diagnosis, testing, counseling, medication, surgery, and gamete intrafallopian transfer, in vitro fertilization, and standard fertility preservation services



ILLINOIS

Approved expanded coverage:

- Intranasal opioid reversal agents
- Telepsychiatry care
- Topical anti-inflammatory medication for acute and chronic pain



MICHIGAN

Approved added coverage:

- Intranasal spray opioid reversal agent

Removal of barriers to prescribing Buprenorphine or generic equivalent products for medication-assisted treatment of opioid use disorder.



NEW MEXICO

Approved added coverage:

- Anti-Hepatitis C agents
- Artery calcification testing
- Opioid reversal agents
- Prosthetics - removing benefit limit and instead requiring medical necessity
- Weight loss coverage - extension to obese members



NORTH DAKOTA

Approved expanded coverage:

- Hearing aids
- Insulin/insulin supplies
- Nutritional counseling
- Opioid benefits
- Periodontal disease
- PET scans
- Weight loss drugs



OREGON

Approved expanded coverage:

- Acupuncture
- Intranasal opioid reversal agents
- Spinal manipulation



SOUTH DAKOTA

Approved expanded coverage:

- Applied behavioral analysis therapy for treatment of autism spectrum disorder



VERMONT

Approved expanded coverage:

- Hearing aids and exams



VIRGINIA

Approved expanded coverage:

- Medical formula for individuals with metabolic disorders
- Prosthetics



WASHINGTON

Approved expanded coverage:

- Artificial insemination
- Hearing aids and annual exam
- Human donor milk



ESSENTIAL HEALTH BENEFITS (EHBS) AND CALIFORNIA

The California Legislature is considering the inclusion of chiropractic care, dental care and services for adults, durable medical equipment (e.g., wheelchairs, wigs), hearing aids, and infertility diagnosis and treatments in its EHB benchmark plan beginning in the 2027 benefit year.

FAST FACTS ON EHBS

The 10 EHBS mandated under the Affordable Care Act:

The 10 EHBS

- | | |
|--|---|
| 1. Emergency services | 7. Pregnancy, maternity, and newborn care |
| 2. Hospitalization | 8. Pediatric services |
| 3. Prescription drugs | 9. Rehabilitative and habilitative services and devices |
| 4. Laboratory services | 10. Mental health and substance use disorder services |
| 5. Ambulatory patient services | |
| 6. Preventive and wellness services and chronic disease management | |

12.1%



of Californians in 2025 are enrolled in commercial health insurance that is required to cover EHBS.



87.9%

of Californians are not. This includes Medicare and Medi-Cal beneficiaries and enrollees in large group plans and policies.

For more information on EHBS, please refer to the following CHBRP publications at www.chbrp.org:

- [Essential Health Benefits: An Overview of Benefits, Benchmark Plan Options, and EHBS in California](#)
- [Essential Health Benefits: Exceeding EHBS and the Defrayal Requirement](#)
- [Nuts and Bolts: Essential Health Benefits](#)

COVERAGE CHARTS



Below and the following pages include maps identifying the states that consider coverage for the specified benefits an EHB.

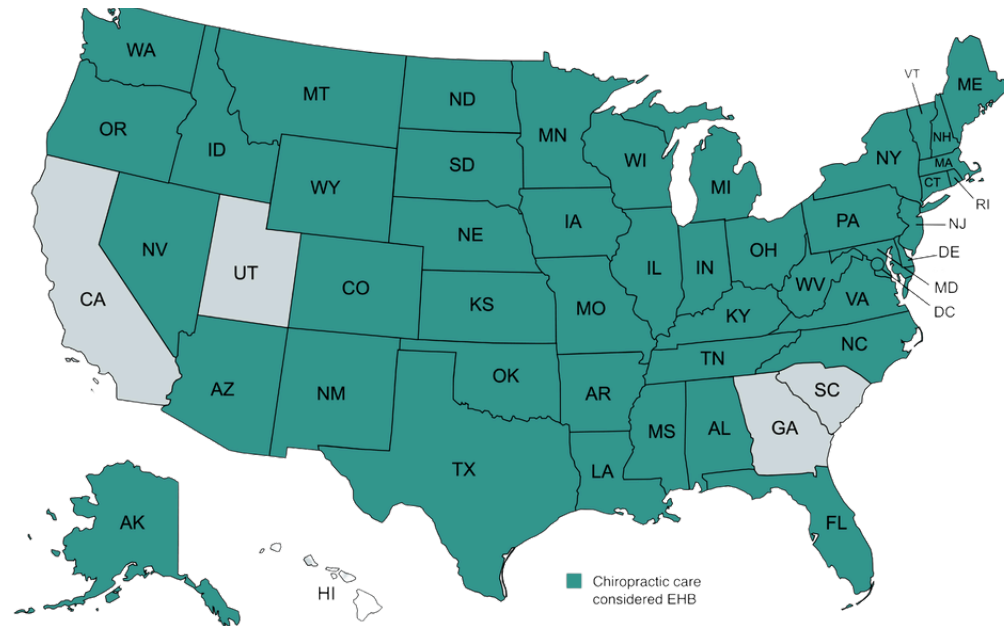


Source: Centers for Medicare & Medicaid Services, [Information on Essential Health Benefits \(EHB\) Benchmark Plans, 2025](#).
Maps created with mapchart.net
Last updated: February 9, 2025

CHIROPRACTIC CARE



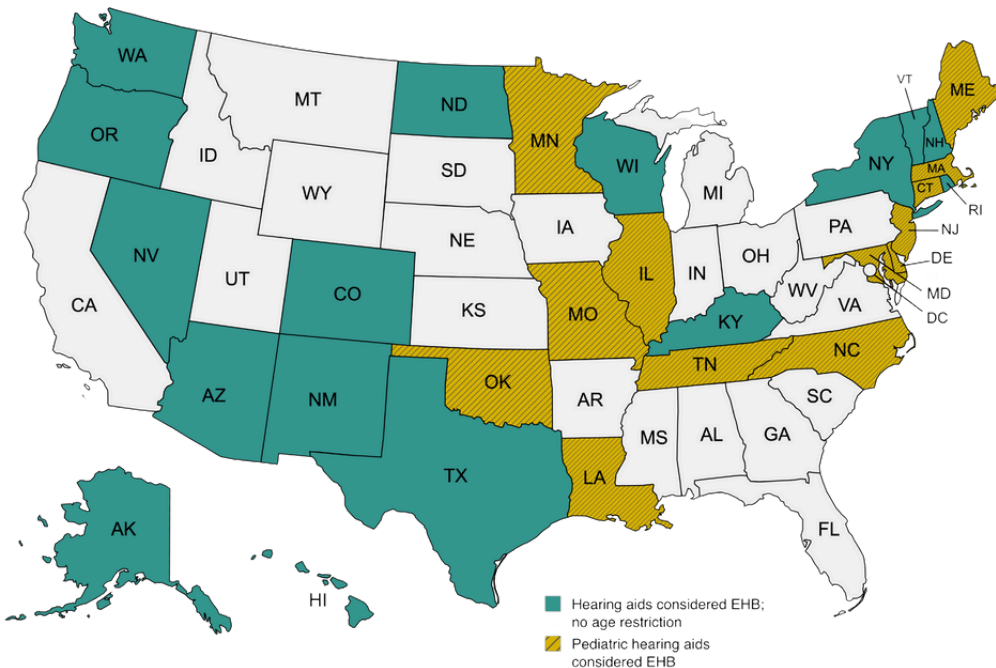
45 states and the District of Columbia consider chiropractic care an EHB and include coverage in their EHB benchmark plan. State benefits vary in terms of frequency of coverage, but generally cover between 10 and 40 visits per benefit year.



HEARING AIDS AND EXAMS



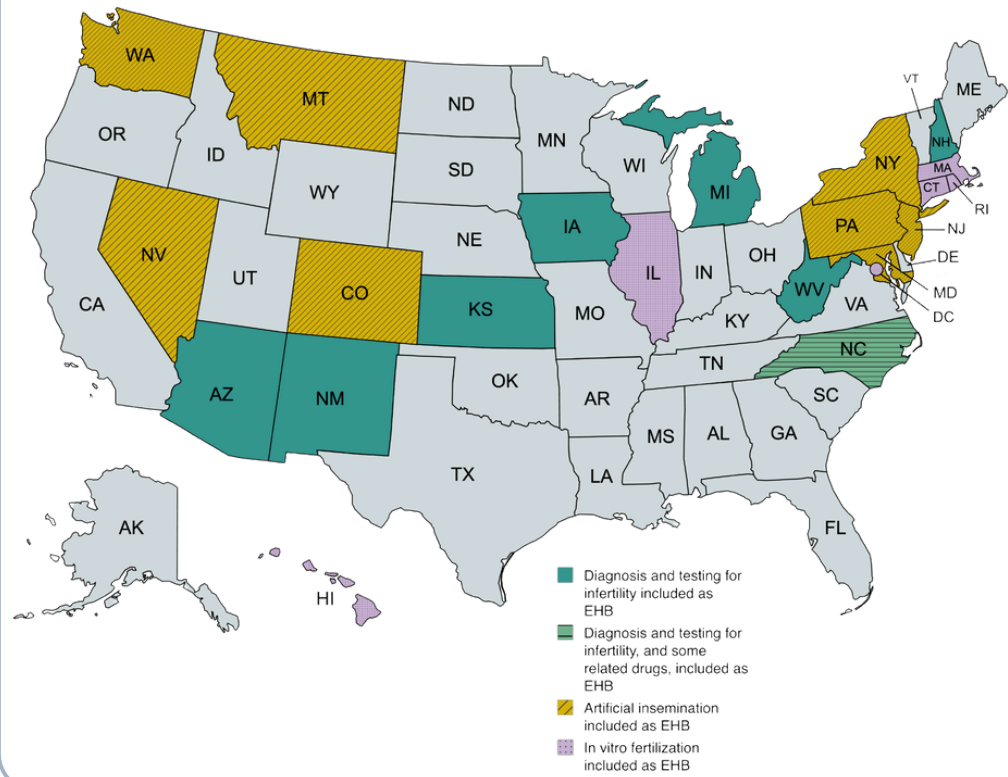
16 states include hearing aids and exams, regardless of enrollee age, in their EHB benchmark plan. **13** states include pediatric hearing aid coverage as EHBs. State benefits vary in terms of frequency of coverage, but generally include an annual exam, and one hearing aid per ear for every 1-3 years of coverage.



INFERTILITY DIAGNOSIS AND TREATMENTS



20 states and the District of Columbia consider infertility treatment an EHB and include coverage within their EHB benchmark plan. Covered benefits vary between states. **7** states cover only diagnosis and testing, and may include treatment of the underlying causes of infertility; **1** state covers diagnosis and testing and some prescription drugs for infertility; **8** states extend EHB coverage to artificial insemination; another **5** states and the District of Columbia include these aforementioned benefits and in vitro fertilization as an EHB.



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

Maps created with mapchart.net.

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