

# The Affordable Care Act: Essential Benefits

Starting January 1, 2014, the ACA requires individual and small group plans to include all “essential health benefits”, limit consumers' out-of-pocket costs, and meet the Bronze, Silver, Gold and Platinum coverage level standards. “Grandfathered plans” (for people who want to keep their pre-ACA insurance) and self-insured plans will be exempt.



## What are the Essential Benefits?

- Acute inpatient services
- Ambulatory patient services
- Emergency services
- Maternity and newborn care
- Mental health and substance abuse
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services (chronic disease management)
- Pediatric (i.e., < 19 years-old) services (including oral and vision care)

## What are State “Benchmark Plans”?

All states must select a “benchmark plan” type among the following 10 plans operating in their state: the three largest small group plans, the three largest state employee health plans, the three largest federal employee health plans, or the largest health maintenance organization (HMO) in the state. A state’s benchmark plan must include the essential health benefits **and** whatever state benefit mandates the state had prior to December 31, 2011 (e.g., if the state mandated that all bariatric surgeries be covered by insurance prior to December 31, 2011, that benefit must be included in its benchmark plan).

The guarantee that individuals will have access to the essential health benefits is an important one. With time, we will know how smoothly and uniformly such coverage can be provided.

## For More Information

A description of preventive care benefits is at <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>.

The Federal Register (November 26, 2012) about the essential health benefits is at <http://www.gpo.gov/fdsys/pkg/FR-2012-11-26/pdf/2012-28362.pdf>.

Individual state proposed essential health benefit benchmark plans are at <http://www.cms.gov/ccii/resources/data-resources/ehb.html#>

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Information on the four coverage levels is at

[http://101.communitycatalyst.org/aca\\_provisions/coverage\\_tiers#bronzesilvergold](http://101.communitycatalyst.org/aca_provisions/coverage_tiers#bronzesilvergold).

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