

# Benchmark Plans Comparison for Essential Health Benefits

Plan	California Mandated Benefit	Commercial Small Group <sup>(1)</sup>				California State Employee Plans <sup>(3)</sup>			Federal Employee Plans <sup>(4)</sup>			Commercial Large Group <sup>(5)</sup>	
		DMHC	CDI	DMHC	CDI	Blue Shield - Shield Spectrum PPO 1500 Value <sup>(2)</sup>	CalPERS - Kaiser HMO	CalPERS - PERS Choice	CalPERS - Blue Shield Access+ HMO	FEHBP - BSBC Standard	FEHBP - BSBC Basic	FEHBP - GEHA Standard	DMHC
		Kaiser - HMO 30 <sup>(2)</sup>	Anthem - Solution 2500 PPO <sup>(2)</sup>	Anthem - PPO 30 Cpoay <sup>(2)*</sup>	Kaiser - HMO <sup>(1)</sup>								
<b>Ambulatory Patient Services</b>													
Primary Care Visit	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Specialist Visit	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Acupuncture	Mandate to offer - CDI	Covered with restrictions avail. for purchase as rider	Covered with limits	Covered with limits	Covered with limits	Not covered	Covered with restrictions	Covered with limits	Not covered	Covered with limits	Covered with limits	Covered with limits	Covered with restrictions
Chiropractic Services		Covered	Covered	Covered	Covered	Not covered	Covered with limits	Covered	Covered	Covered	Covered	Covered	Not covered
General Anesthesia for Dental Procedures	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Outpatient Surgery Services (Ambulatory surgical centers)		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Urgent Care facility Visit		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Assisted Reproductive Technology (ART*)		Not covered	Covered with limits	Covered with limits	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Infertility Services (non-ART)	Mandate to offer	Not covered	Covered with limits	Covered with limits	offered as optional	Covered	Not covered	Covered	Not covered	Covered	Covered with limits	Covered	Covered
<b>Emergency Services</b>													
Ambulance	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Emergency Room facility		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Urgent Care facility		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Hospitalization</b>													
Inpatient Hospital (e.g. hospital stay)		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Inpatient Surgical services		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Skilled Nursing Facility		Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Not covered	Not covered	Covered with limits	Covered with limits	Covered with limits
Organ Transplants		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Bariatric Surgery		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Not specified	Covered	Covered with restrictions	Covered	Covered
Mastectomy and lymph node dissection	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Reconstructive Surgery	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Jawbone or associated bone joints (TMJ) Surgery	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Maternity and Newborn Care</b>													
Doctor Visits for Prenatal and Postnatal Care	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Prenatal diagnosis of genetic disorders	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Hospital services for normal delivery, c-section and complications of pregnancy	Mandate to cover - CDI	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Routine Nursery Care for newborn		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Elective Abortion		Covered	Not specified	Not specified	Covered	Covered	Not covered	Covered	Not covered	Not covered	Not covered	Not covered	Not covered
Voluntary sterilization		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Natural Childbirth classes		Not specified	Not specified	Not specified	Not specified	Not specified	Covered with limits	Not specified	Not specified	Not specified	Not specified	Not specified	Not specified
<b>Mental Health and Substance Use Disorder Services, Including Behavioral Health Treatment</b>													
Treatment for Substance Abuse		Covered	Covered with limits	Covered with limits	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Alcoholism Treatment	Mandate to offer	Covered	Covered with limits	Covered with limits	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Treatment for Severe Mental Illness and Serious Emotional Disturbances of a child	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Treatment for Non-Severe Mental Illness and Non-Serious Emotional Disturbances of a child		Covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Not specified	Covered	Covered	Covered	Covered	Covered	Covered
Behavioral Health Treatment (or ABA Therapy) for Pervasive Developmental Disorder or Autism	Mandate to cover	Covered with limits	Covered	Covered	Covered	Covered with limits	Covered with limits	Not covered	Covered	Not covered	Not covered	Covered with limits	Covered with limits
<b>Prescription Drugs</b>													
Contraceptive devices requiring a prescription	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Pain management medication for terminally ill	Mandate to cover - DMHC	Covered with limits	Covered	Covered	Covered	Covered with limits	Covered	Covered	Covered	Covered	Covered	Covered	Covered with limits
Generic Drugs		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Brand-Name Drugs		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Diabetic Supplies		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Specialty drugs (most self-injectables)		Covered	Covered	Covered	Covered	Covered with limits	Covered	Covered	Covered	Covered	Covered with limits	Covered	Covered
<b>Rehabilitative and Habilitative Services and Devices</b>													
Home Health Care	Mandate to cover - DMHC;	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered	Covered with limits	Covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits
Hospice Care	Mandate to offer - CDI	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Habilitative Services	Mandate to cover - DMHC	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified	Not Specified
Physical therapy		Covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered
Occupational therapy		Covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered
Speech therapy		Covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered
Surgical Implants		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Special footwear as medically necessary	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Not covered	Covered
Prosthetics / Orthotics devices	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Prosthetic devices for laryngectomy	Mandate to offer	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Hearing aids		Not covered	Not covered	Not covered	Not covered	Not covered	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Covered with limits	Not specified	Not covered
Durable Medical Equipment		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered with limits	Covered with limits	Covered
<b>Laboratory Services</b>													
Diagnostic Test (X-Ray and Lab)	Mandate to cover - DMHC	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Advanced Imaging Procedures (CT/ MRI/ PET)	Mandate to cover - DMHC	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Preventive and Wellness services and Chronic Disease Management</b>													
Preventive Care Services (i.e. Annual physical exam)		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Cancer Screenings (including prostate cancer screenings)	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Cancer Clinical Trials	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered with limits	Covered with limits	Covered with limits	Covered
Mammogram	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Osteoporosis Screening	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Immunizations		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
HIV Testing / Venereal disease tests	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Well Baby and Well Child Preventive Care		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Additional Preventive Care and Screening for Women		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Health Educations		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Smoking Cessation Program		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Diabetic Equipment		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Not specified	Not specified	Covered	Covered
Diabetic Management and Treatment		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Pediatric Services, Including Oral and Vision Care</b>													
Dental Check-up for Children		Not covered	Not covered	Not covered	offered as optional	Not covered	Not covered	Not covered	Covered with limits	Covered	Covered	Covered	Not covered
Pediatric Dental Care		Not covered	Not covered	Not covered	offered as optional	Not covered	Not covered	Not covered	Covered with limits	Covered	Covered	Covered	Not covered
Hearing Screening for Children		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Vision Screening for Children		Covered	Covered with limits	Covered with limits	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Pediatric Vision Care		Covered	Not covered	Not covered	offered as optional	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Phenylketonuria (PKU)	Mandate to cover	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered

(1) Three largest Small Group products: Kaiser HMO, Anthem PPO and Blue Shield PPO  
(2) The largest plan from Kaiser HMO = HMO 30; the largest plan from Anthem PPO = Solution 2500 PPO; and the largest plan from Blue Shield PPO = PPO 1500 Value (CDI Health Actuarial Office's determination)  
(2)\* Based on HHS information, the third largest SG product is Anthem PPO (regulated by DMHC)  
(3) Three largest State employee plans: Kaiser HMO, Anthem PERS Choice and Blue Shield Access+ HMO  
(4) Three largest Federal employee plans by nationwide enrollment: BSBC Standard, BSBC Basic and GEHA Standard  
(5) The 2nd largest commercial non-Medicare HMO plan: Kaiser HMO (The largest is CalPERS Kaiser HMO)

Preliminary analysis for the purpose of soliciting stakeholder feedback.