



MEDICAL MUTUAL®

essential benefits

2015 Essential Health Benefits for Members with Individual Coverage

The Affordable Care Act (ACA) defined 10 broad categories¹ of Essential Health Benefits (EHB) that insurers must include in individual plans on and off the Health Insurance Marketplace. Each state defines its own EHB. Members covered by an ACA compliant product will have the following EHB.

Essential Health Benefits

- Abortions (therapeutic)
- Allergy testing and treatment
- Ambulance
- Anesthesia
- Autism
- Cochlear implants
- Dental care for children to age 19 (includes checkup, basic care, major care and medically necessary orthodontia)²
- Dental services for accidental injury and other related medical services
- Diabetes education and training
- Dialysis
- Drugs (generic, preferred brand and non-preferred brand)
- Drugs and biologicals (specialty drugs and therapeutic injections)
- Durable medical equipment and medical supplies
- Emergency room and care
- Endoscopic services (all preventive and diagnostic)
- Evaluation and management office visits (primary care, specialists and urgent care)
- Genetic testing
- Hearing evaluation and audiology testing (to age 21)
- Home health services
- Hospice services
- Imaging (CT/PET scans and MRIs)—preventive and diagnostic
- Immunizations
- In-hospital physician visits/consultations
- Infusion therapy
- Labs, X-rays and medical tests (all preventive and diagnostic)
- Maternity—obstetrics, delivery, pre- and postnatal care
- Mental/behavioral health and substance abuse disorder inpatient and outpatient services
- Organ transplants (including donor search)³
- Organ transplant services (travel, meals, lodging and transportation)³
- Outpatient therapy (cardiac rehabilitation, chemotherapy, chiropractic services, occupational, physical, pulmonary, radiation, respiratory and speech)
- Physical rehabilitation (inpatient)
- Preventive services covered under the ACA
- Private duty nursing⁴
- Prostate specific antigen (PSA) (preventive and diagnostic)
- Room and board (semi-private room)
- Skilled nursing facility
- Sterilization—male and female (female covered under well women's preventive services)
- Surgery (inpatient, outpatient and ambulatory)
- Temporomandibular Joint Disease (TMJ)
- Vision—routine exam (all ages) and hardware (to age 19)
- Wigs (following cancer treatment)⁵

Non-Essential Health Benefits

Non-Essential Health Benefits are benefits that are not required to be covered under a plan.

- Abortions (elective)
- Acupuncture
- Bariatric surgery
- Biofeedback⁶
- Cosmetic surgery
- Dental care—adults
- Dental orthodontia (cosmetic)—child
- Education and training (non-diabetic)
- Hearing aids/hearing aid evaluation/dispensing/fitting/repair/conformity
- Hearing evaluation and audiology testing for adults (age 21 and older)
- Hypnosis
- Infertility treatment
- Learning disability (not classified as mental health)
- Long-term care
- Non-emergency use of the emergency room
- Non-emergency care when traveling outside the US
- Room and board (private room)
- Routine foot care
- Vision hardware—adult
- Weight loss programs

This document is intended to be a summary of benefits provided by Ohio's benchmark plan as required by the ACA. These lists are subject to change upon issuance of additional regulations or guidance.

The implementation of EHB may not discriminate based on an individual's age, expected length of life, present or predicted disability, quality of life or other health conditions.

Foot Notes

1. The 10 EHB categories are: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance abuse, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness, and chronic disease management; and pediatric services, including oral and vision care (to age 19).
2. ACA products sold off the marketplace, in our private marketplace, will include pediatric dental care. All dental plans sold on and off the marketplace also include pediatric dental care.
3. Organ and tissue transplant:
 - \$10,000 maximum per transplant for transportation, meals and lodging
 - \$30,000 maximum per transplant for donor search
4. Private duty nursing: 90 days per benefit period
5. Wigs: one per benefit period
6. Biofeedback coverage was removed as an EHB in 2015.