

ESSENTIAL HEALTH BENEFITS **BENCHMARK PLAN FOR MASSACHUSETTS**

The Affordable Care Act (“ACA”) requires that health plans offered in the small group and individual markets cover Essential Health Benefits (“EHBs”) effective January 1, 2014. The EHBs are the medical services, supplies or prescription drugs required to be covered in all small group and individual health plans, but this does not include the level of cost-sharing (copayments, deductibles or coinsurance).

States were directed to define that state’s EHBs by designating a “benchmark plan” selected from:

- (1) one of the three largest small group plans; or
- (2) one of the three largest state employee health plans; or
- (3) one of the three largest federal employee health plans options; or
- (4) the largest HMO plan offered in the state’s commercial market.

The Division of Insurance (DOI) was designated by the Governor to select the benchmark plan for Massachusetts. To make the selection, the DOI coordinated an analysis of the 10 possible plan options. Based on the analysis, the DOI recommended that the benchmark plan be selected from one of the three small group plans based on the determination that all of these plans reflect the benefits currently available to individuals/small employers and all of these plans include all the Massachusetts mandated benefits currently available to individuals/small employers.

The analysis showed that there are relatively minor differences in the benefits covered within the small group plans identified and the actuarial value of these plans differs by less than 50 cents on every \$100 of premium. Consequently, the DOI recommended that the plan with the largest enrollment in the merged market, the Blue Cross Blue Shield of Massachusetts HMO Blue plan, be selected as the benchmark plan. As this plan does not include the required category for pediatric dental, the DOI, following guidance from the Centers for Medicare and Medicaid Services, recommended that the benchmark plan be supplemented with the pediatric dental benefit plan from the Commonwealth of Massachusetts Children’s Health Insurance Program (CHIP). The following attachments provide detail on the benchmark plan benefits:

- BCBSMA HMO Blue plan certificate
- BCBSMA HMO Blue plan formulary
- Commonwealth of Massachusetts CHIP plan