Title: Revised Benchmark Benefits Instructions

Subtitle: Instructions for using state-specific information to accurately reflect Individual Market and Small Group Market EHB and state-required benefits on the Plans and Benefits Template.

Purpose: This document provides issuers with instructions for correcting the Benefits Package Worksheet of the Plans and Benefits Template using the included state-specific worksheets (e.g., AK, HI, PA).

Version: 1

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CENTERS FOR MEDICARE & MEDICAID SERVICES
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Background

To help issuers, this document lists important state- and CMS-identified corrections to the benefit data auto-populated by the 2015 Add-In file on the Benefits Package Worksheet of the Plans and Benefits Template. Benefits that have incorrectly auto-populated benefit data for the Small Group Market are indicated in the "*Small Group Market Add-In Changes*" columns of the state-specific spreadsheets (e.g., AK, AL, etc.) in this document.

Issuers should use the step-by-step instructions below when entering the benefit coverage information for each set of plans offered in the Small Group Market in the Benefits Package Worksheet of the Plan and Benefits Template. These instructions explain how an issuer should complete the benefit coverage information for the benefits that auto-populated inaccurately.

1 Identify the benefits that have incorrectly auto-populated data in the Benefits Package Worksheet

Select the appropriate state-specific spreadsheet.

Review the "*Small Group Market Add-In Changes*" columns of the spreadsheet to identify the benefits indicated to have corrections in how the benefit data autopopulated. These benefits are also highlighted in yellow to facilitate identification.

Review the *"Benefit Information"* or *"General Information"* fields that have changed for these benefits, which are indicated in the *"Fields Changed"* column (e.g., EHB, State-Required Benefit), and compare them to the auto-populated data in the Benefits Package Worksheet of the Plans and Benefits Template.

Small Group Market Add-In Changes		*Benefit Information*			*General Information*						
Fields Changed	Is this a correction to the data populated by the Add-In file on the state Benefit Package?	Benefits	EHB	State-Required Benefit	Is this Benefit Covered?	Quantitative Limit on Service	Limit Quantity	Limit Unit	Minimum Stay	Exclusions	Benefit Explanation
	No	Primary Care Visit to Treat an Injury or Illness	Yes		Covered						
	No	Specialist Visit	Yes		Covered						
	No	Other Practitioner Office Visit (Nurse, Physician Assistant)	Yes		Covered						
	No	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Yes		Covered						
	No	Outpatient Surgery Physician/Surgical Services	Yes		Covered						
	No	Hospice Services	Yes		Covered						
EHB	Yes	Non-Emergency Care When Traveling Outside the U.S.									

2	**Select the appropriate scenario based on the corrections identified in the state-specific spreadsheet**		
	Select the appropriate scenario below (A, B, or C) for each benefit indicated to have a correction to the data populated by the Add-In File in the state-specific spreadsheet.		
	Scenario A	**The state-specific worksheet DOES identify a given benefit as an *EHB* and/or *State Required Benefit* and the benefit DOES NOT appear on the Plans and Benefits Template (*"Fields Changed"* = "Added Benefit"):**	
		Cover	**If you intend to cover the benefit,** add the benefit using the "Add Benefit" button on the menu bar under the Plans and Benefits ribbon, select "Covered" in the "*Is this Benefit Covered?*" field, and select "Additional EHB" as the "*EHB Variance Reason.*"
		Do Not Cover	**If you do <u>not</u> intend to cover the benefit and instead want to substitute with actuarially equivalent coverage of another benefit in the same EHB category,** add the benefit using the "Add Benefit" button on the menu bar under the Plans & Benefits ribbon, select "Not Covered" in the "*Is this Benefit Covered?*" field, and select "Substituted" as the "*EHB Variance Reason.*" *[* For the "new" benefit that is taking the place of this one, select "Additional EHB Benefit" as the "*EHB Variance Reason.*"*]* **If you do <u>not</u> intend to cover a pediatric dental benefit and there is a stand-alone dental plan available,** add the pediatric dental benefit using the "Add Benefit" button on the menu bar, select "Not Covered," and select "Dental Only Plan Available" as the "*EHB Variance Reason.*"
	Scenario B	**The state-specific spreadsheet DOES identify a given benefit as an *EHB* and/or *State Required Benefit* and the benefit DOES appear on the Plans & Benefits Template, but the *"Is this Benefit Covered?"* field is BLANK:**	
		Cover	**If you intend to cover the benefit,** add "Covered" in the "*Is this Benefit Covered?*" field and select "Additional EHB Benefit" as the "*EHB Variance Reason.*"
		Do Not Cover	**If you do <u>not</u> intend to cover the benefit and instead intend to substitute with actuarially equivalent coverage of another benefit in the same EHB category,** select "Not Covered" in the "*Is this Benefit Covered?*" field and select "Substituted" as the *EHB Variance Reason.* [For the "new" benefit that is taking the place of this one, select "Additional EHB Benefit" as the *"EHB Variance Reason."]* **If you do <u>not</u> intend to cover a pediatric dental benefit and there is a stand-alone dental plan available,** select "Not Covered" and select "Dental Only Plan Available" as the "*EHB Variance Reason.*"
	Scenario C	**The state-specific worksheet DOES NOT identify a given benefit as an *EHB* and/or *State Required Benefit* and the Plans & Benefits Template DOES populate the benefit as "Covered" in the *Is this Benefit Covered?* field:**	
		Cover	**If you intend to cover the benefit,** leave "Covered" in the "*Is this Benefit Covered?*" field and select "Above EHB" as the "*EHB Variance Reason.*"
		Do Not Cover	**If you do <u>not</u> intend to cover the benefit**, change "Covered" to "Not Covered" in the "*Is this Benefit Covered?*" field and select "Above EHB" as the "*EHB Variance Reason.*"

3 Populate the "*General Information*" fields when completing the Plans and Benefits Template

Provide benefit coverage information for each set of plans in the Benefits Package Worksheet of the Plan and Benefits Template.

For benefits indicated to have corrections in how the benefit data auto-populated:
Complete the "*Is this Benefit Covered?*" and the *"EHB Variance Reason"* fields according to the scenario selected in Step 2.

For benefits NOT indicated to have any corrections:
Complete the *"General Information"* fields according to Chapter 10: *Instructions for the Plans and Benefits Application Section* in the QHP Template Instructions, Sections 4.10 and 4.11.

Benefit Information			*General Information*							
Benefits	EHB	State-Required Benefit	Is this Benefit Covered?	Quantitative Limit on Service	Limit Quantity	Limit Unit	Minimum Stay	Exclusions	Benefit Explanation	EHB Variance Reason
Primary Care Visit to Treat an Injury or Illness										
Specialist Visit										
Other Practitioner Office Visit (Nurse, Physician Assistant)										

Individual Market Add-In Changes		Benefit Information			General Information						
Fields Changed	**Is this a correction to the data populated by the Add-In file on the state Benefit Package?**	**Benefits**	**EHB**	**State-Required Benefit**	**Is this Benefit Covered?**	**Quantitative Limit on Service**	**Limit Quantity**	**Limit Unit**	**Minimum Stay**	**Exclusions**	**Benefit Explanation**
	No	**Primary Care Visit to Treat an Injury or Illness**	Yes		Covered						
	No	**Specialist Visit**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Other Practitioner Office Visit (Nurse, Physician Assistant)**	Yes		Covered						
	No	**Outpatient Facility Fee (e.g., Ambulatory Surgery Center)**	Yes		Covered						
Benefit Explanation	Yes	**Outpatient Surgery Physician/Surgical Services**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Hospice Services**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Non-Emergency Care When Traveling Outside the U.S.**									
	No	**Routine Dental Services (Adult)**									
	No	**Infertility Treatment**	Yes		Covered						6 cycles per member per lifetime
	No	**Long-Term/Custodial Nursing Home Care**									
	No	**Private-Duty Nursing**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Routine Eye Exam (Adult)**									
	No	**Urgent Care Centers or Facilities**	Yes		Covered						
	No	**Home Health Care Services**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Emergency Room Services**	Yes		Covered						
	No	**Emergency Transportation/Ambulance**	Yes		Covered						
Benefit Explanation	Yes	**Inpatient Hospital Services (e.g., Hospital Stay)**	Yes		Covered						
	No	**Inpatient Physician and Surgical Services**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Bariatric Surgery**	Yes		Covered	Yes	5000	Dollars per Lifetime			
	No	**Cosmetic Surgery**									
	No	**Skilled Nursing Facility**	Yes		Covered	Yes	100	Days per Year			
	No	**Prenatal and Postnatal Care**	Yes		Covered						
	No	**Delivery and All Inpatient Services for Maternity Care**	Yes	Yes	Covered						
Benefit Explanation	Yes	**Mental/Behavioral Health Outpatient Services**	Yes	Yes	Covered						
	No	**Mental/Behavioral Health Inpatient Services**	Yes	Yes	Covered						
	No	**Substance Abuse Disorder Outpatient Services**	Yes	Yes	Covered						
State-Required Benefit	Yes	**Substance Abuse Disorder Inpatient Services**	Yes	Yes	Covered						
	No	**Generic Drugs**	Yes		Covered						30 Day supply per month
	No	**Preferred Brand Drugs**	Yes		Covered						30 Day supply per month
	No	**Non-Preferred Brand Drugs**	Yes		Covered						30 Day supply per month
	No	**Specialty Drugs**	Yes		Covered						30 Day supply per month

Individual Market Add-In Changes		Benefit Information			General Information						
Fields Changed	Is this a correction to the data populated by the Add-In file on the state Benefit Package?	Benefits	EHB	State-Required Benefit	Is this Benefit Covered?	Quantitative Limit on Service	Limit Quantity	Limit Unit	Minimum Stay	Exclusions	Benefit Explanation
	No	Outpatient Rehabilitation Services	Yes		Covered	Yes	60	Visit(s) per Year			
EHB, Benefit Explanation	Yes	Habilitation Services	Yes		Covered						$36,000 per year for coverage of autism spectrum disorders
	No	Chiropractic Care	Yes		Covered						$1,000 per member per CY and $5,000 maximum lifetime benefit
	No	Durable Medical Equipment	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Hearing Aids	Yes		Covered						$5000 per year. Limited to a single purchase. Repairs and replacement limited to once every 3 years.
	No	Imaging (CT/PET Scans, MRIs)	Yes		Covered						
	No	Preventive Care/Screening/Immunization	Yes	Yes	Covered						
EHB	Yes	Routine Foot Care	Yes		Covered						
	No	Acupuncture									
	No	Weight Loss Programs									
	No	Routine Eye Exam for Children	Yes		Covered	Yes	1	Visit(s) per Year			
	No	Eye Glasses for Children	Yes		Covered	Yes	1	Item(s) per Year			
	No	Dental Check-Up for Children	Yes		Covered	Yes	2	Visit(s) per Year			
EHB	Yes	Rehabilitative Speech Therapy	Yes		Covered						
EHB	Yes	Rehabilitative Occupational and Rehabilitative Physical Therapy	Yes		Covered						
EHB	Yes	Well Baby Visits and Care	Yes		Covered						
	No	Laboratory Outpatient and Professional Services	Yes		Covered						
	No	X-rays and Diagnostic Imaging	Yes		Covered						
	No	Basic Dental Care – Child	Yes		Covered						
	No	Orthodontia – Child	Yes		Covered						
	No	Major Dental Care – Child	Yes		Covered						
	No	Basic Dental Care – Adult									
	No	Orthodontia – Adult									
	No	Major Dental Care – Adult									
	No	Abortion for Which Public Funding is Prohibited									
	No	Transplant	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
EHB	Yes	Accidental Dental	Yes		Covered						
EHB	Yes	Dialysis	Yes		Covered						
EHB	Yes	Allergy Testing	Yes		Covered						
EHB	Yes	Chemotherapy	Yes		Covered						

Individual Market Add-In Changes		Benefit Information			General Information						
Fields Changed	Is this a correction to the data populated by the Add-In file on the state Benefit Package?	Benefits	EHB	State-Required Benefit	Is this Benefit Covered?	Quantitative Limit on Service	Limit Quantity	Limit Unit	Minimum Stay	Exclusions	Benefit Explanation
EHB	Yes	Radiation	Yes		Covered						
EHB	Yes	Diabetes Education	Yes		Covered						
	No	Prosthetic Devices	Yes		Covered	Yes	10000	Dollars per Lifetime			
EHB	Yes	Infusion Therapy	Yes		Covered						
	No	Treatment for Temporomandibular Joint Disorders	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	Nutritional Counseling									
	No	Reconstructive Surgery	Yes		Covered						
EHB	Yes	Clinical Trials	Yes	Yes	Covered						
EHB	Yes	Diabetes Care Management	Yes	Yes	Covered						
EHB	Yes	Inherited Metabolic Disorder - PKU	Yes	Yes	Covered						
EHB	Yes	Prescription Drugs Other	Yes	Yes	Covered						

Small Group Market Add-In Changes		Benefit Information			General Information						
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	No	Primary Care Visit to Treat an Injury or Illness	Yes		Covered						
	No	Specialist Visit	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Other Practitioner Office Visit (Nurse, Physician Assistant)	Yes		Covered						
	No	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Yes		Covered						
Benefit Explanation	Yes	Outpatient Surgery Physician/Surgical Services	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Hospice Services	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	Non-Emergency Care When Traveling Outside the U.S.									
	No	Routine Dental Services (Adult)									
	No	Infertility Treatment	Yes		Covered						6 cycles per member per lifetime
	No	Long-Term/Custodial Nursing Home Care									
	No	Private-Duty Nursing	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Routine Eye Exam (Adult)									
	No	Urgent Care Centers or Facilities	Yes		Covered						
	No	Home Health Care Services	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	Emergency Room Services	Yes		Covered						
	No	Emergency Transportation/Ambulance	Yes		Covered						
Benefit Explanation	Yes	Inpatient Hospital Services (e.g., Hospital Stay)	Yes		Covered						
	No	Inpatient Physician and Surgical Services	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Bariatric Surgery	Yes		Covered	Yes	5000	Dollars per Lifetime			
	No	Cosmetic Surgery									
	No	Skilled Nursing Facility	Yes		Covered	Yes	100	Days per Year			
	No	Prenatal and Postnatal Care	Yes		Covered						
	No	Delivery and All Inpatient Services for Maternity Care	Yes	Yes	Covered						
Benefit Explanation	Yes	Mental/Behavioral Health Outpatient Services	Yes	Yes	Covered						
	No	Mental/Behavioral Health Inpatient Services	Yes	Yes	Covered						
	No	Substance Abuse Disorder Outpatient Services	Yes	Yes	Covered						
State-Required Benefit	Yes	Substance Abuse Disorder Inpatient Services	Yes	Yes	Covered						
	No	Generic Drugs	Yes		Covered						30 Day supply per month
	No	Preferred Brand Drugs	Yes		Covered						30 Day supply per month
	No	Non-Preferred Brand Drugs	Yes		Covered						30 Day supply per month
	No	Specialty Drugs	Yes		Covered						30 Day supply per month

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EHB, Benefit Explanation	Yes	Habilitation Services	Yes	Yes	Covered						$36,000 per year for coverage of autism spectrum disorders
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	No	Durable Medical Equipment	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Hearing Aids	Yes		Covered						$5000 per year. Limited to a single purchase. Repairs and replacement limited to once every 3 years.
	No	Imaging (CT/PET Scans, MRIs)	Yes		Covered						
	No	Preventive Care/Screening/Immunization	Yes	Yes	Covered						
EHB	Yes	Routine Foot Care	Yes		Covered						
	No	Acupuncture									
	No	Weight Loss Programs									
	No	Routine Eye Exam for Children	Yes		Covered	Yes	1	Visit(s) per Year			
	No	Eye Glasses for Children	Yes		Covered	Yes	1	Item(s) per Year			
	No	Dental Check-Up for Children	Yes		Covered	Yes	2	Visit(s) per Year			
EHB	Yes	Rehabilitative Speech Therapy	Yes		Covered						
EHB	Yes	Rehabilitative Occupational and Rehabilitative Physical Therapy	Yes		Covered						
EHB	Yes	Well Baby Visits and Care	Yes		Covered						
	No	Laboratory Outpatient and Professional Services	Yes		Covered						
	No	X-rays and Diagnostic Imaging	Yes		Covered						
	No	Basic Dental Care – Child	Yes		Covered						
	No	Orthodontia – Child	Yes		Covered						
	No	Major Dental Care – Child	Yes		Covered						
	No	Basic Dental Care – Adult									
	No	Orthodontia – Adult									
	No	Major Dental Care – Adult									
	No	Abortion for Which Public Funding is Prohibited									
	No	Transplant	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
EHB	Yes	Accidental Dental	Yes		Covered						
EHB	Yes	Dialysis	Yes		Covered						
EHB	Yes	Allergy Testing	Yes		Covered						
EHB	Yes	Chemotherapy	Yes		Covered						

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	No	Prosthetic Devices	Yes		Covered	Yes	10000	Dollars per Lifetime			
EHB	Yes	Infusion Therapy	Yes		Covered						
	No	Treatment for Temporomandibular Joint Disorders	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	Nutritional Counseling									
	No	Reconstructive Surgery	Yes		Covered						
EHB	Yes	Clinical Trials	Yes	Yes	Covered						
EHB	Yes	Diabetes Care Management	Yes	Yes	Covered						
EHB	Yes	Inherited Metabolic Disorder - PKU	Yes	Yes	Covered						
EHB	Yes	Prescription Drugs Other	Yes	Yes	Covered						