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
Benefit Explanation	Yes	Primary Care Visit to Treat an Injury or Illness	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
Benefit Explanation	Yes	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						
	No	Outpatient Surgery Physician/Surgical Services	Yes		Covered						
	No	Hospice Services	Yes		Covered						
	No	Non-Emergency Care When Traveling Outside the U.S.									
	No	Routine Dental Services (Adult)									
	No	Infertility Treatment									
	No	Long-Term/Custodial Nursing Home Care									
	No	Private-Duty Nursing									
	No	Routine Eye Exam (Adult)									
	No	Urgent Care Centers or Facilities	Yes		Covered						
	No	Home Health Care Services	Yes		Covered						
State-Required Benefit	Yes	Emergency Room Services	Yes	Yes	Covered						
	No	Emergency Transportation/Ambulance	Yes		Covered						
	No	Inpatient Hospital Services (e.g., Hospital Stay)	Yes		Covered						
	No	Inpatient Physician and Surgical Services	Yes		Covered						
	No	Bariatric Surgery									
	No	Cosmetic Surgery	Yes		Covered						1 attempt at cosmetic or reconstructive surgery within 18 months after the injury, surgery, scar, or defect first occurred
	No	Skilled Nursing Facility	Yes		Covered						
State-Required Benefit	Yes	Prenatal and Postnatal Care	Yes	Yes	Covered						
	No	Delivery and All Inpatient Services for Maternity Care	Yes	Yes	Covered						
	No	Mental/Behavioral Health Outpatient Services	Yes		Covered						
Benefit Explanation	Yes	Mental/Behavioral Health Inpatient Services	Yes		Covered						
	No	Substance Abuse Disorder Outpatient Services	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	Substance Abuse Disorder Inpatient Services	Yes		Covered						
	No	Generic Drugs	Yes		Covered						
	No	Preferred Brand Drugs	Yes		Covered						
	No	Non-Preferred Brand Drugs	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**
	No	**Specialty Drugs**	Yes		Covered						
	No	**Outpatient Rehabilitation Services**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Habilitation Services**	Yes		Covered	Yes	30	Visit(s) per Year			
	No	**Chiropractic Care**									
	No	**Durable Medical Equipment**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Hearing Aids**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Imaging (CT/PET Scans, MRIs)**	Yes		Covered						
	No	**Preventive Care/Screening/Immunization**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**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						One pair of glasses per year. Collection frames (up to $250) are covered in full. Non-collection lenses are covered up to $150 and then 20% off. Standard lenses are covered in full.
Benefit Explanation	Yes	**Dental Check-Up for Children**	Yes		Covered						Periodic: 2 times per year. Comprehensive: 1 time per year with the same provider; 2 times per year with different providers.
EHB, Benefit Explanation	Yes	**Rehabilitative Speech Therapy**	Yes	Yes	Covered						Limited to children under the age of 18 with pervasive developmental disorders
EHB, State-Required Benefit	Yes	**Rehabilitative Occupational and Rehabilitative Physical Therapy**	Yes	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**									
	No	**Orthodontia – Child**									
EHB	Yes	**Major Dental Care – Child**	Yes		Covered						
	No	**Basic Dental Care – Adult**									

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	Orthodontia – Adult									
	No	Major Dental Care – Adult									
	No	Abortion for Which Public Funding is Prohibited									
	No	Transplant	Yes		Covered						
	No	Accidental Dental									
EHB	Yes	Dialysis	Yes		Covered						
	No	Allergy Testing	Yes		Covered						
EHB	Yes	Chemotherapy	Yes		Covered						
EHB	Yes	Radiation	Yes		Covered						
EHB	Yes	Diabetes Education	Yes		Covered						
State-Required Benefit	Yes	Prosthetic Devices	Yes	Yes	Covered						
EHB	Yes	Infusion Therapy	Yes		Covered						
	No	Treatment for Temporomandibular Joint Disorders									
EHB	Yes	Nutritional Counseling	Yes		Covered						
State-Required Benefit	Yes	Reconstructive Surgery	Yes		Covered						
EHB	Yes	Clinical Trials	Yes	Yes	Covered						
EHB	Yes	Inherited Metabolic Disorder - PKU	Yes	Yes	Covered						
EHB	Yes	Off Label Prescription Drugs	Yes	Yes	Covered						
EHB	Yes	Prescription Drugs Other	Yes	Yes	Covered						
State-Required Benefit	Yes	Rehabilitative Occupational Therapy									
State-Required Benefit	Yes	Rehabilitative Physical Therapy									
EHB	Yes	Brain Injury	Yes	Yes	Covered						
Added Benefit	Yes	Mastectomy-Related Coverage	Yes	Yes	Covered						

Small Group Market Add-In Changes		Benefit Information			General Information						
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Benefit Explanation	Yes	Primary Care Visit to Treat an Injury or Illness	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
Benefit Explanation	Yes	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						
	No	Outpatient Surgery Physician/Surgical Services	Yes		Covered						
	No	Hospice Services	Yes		Covered						
	No	Non-Emergency Care When Traveling Outside the U.S.									
	No	Routine Dental Services (Adult)									
	No	Infertility Treatment									
	No	Long-Term/Custodial Nursing Home Care									
	No	Private-Duty Nursing									
	No	Routine Eye Exam (Adult)									
	No	Urgent Care Centers or Facilities	Yes		Covered						
	No	Home Health Care Services	Yes		Covered						
State-Required Benefit	Yes	Emergency Room Services	Yes	Yes	Covered						
	No	Emergency Transportation/Ambulance	Yes		Covered						
	No	Inpatient Hospital Services (e.g., Hospital Stay)	Yes		Covered						
	No	Inpatient Physician and Surgical Services	Yes		Covered						
	No	Bariatric Surgery									
	No	Cosmetic Surgery	Yes		Covered						1 attempt at cosmetic or reconstructive surgery within 18 months after the injury, surgery, scar, or defect first occurred
	No	Skilled Nursing Facility	Yes		Covered						
State-Required Benefit	Yes	Prenatal and Postnatal Care	Yes	Yes	Covered						
	No	Delivery and All Inpatient Services for Maternity Care	Yes	Yes	Covered						
	No	Mental/Behavioral Health Outpatient Services	Yes	Yes	Covered						
Benefit Explanation	Yes	Mental/Behavioral Health Inpatient Services	Yes	Yes	Covered						
	No	Substance Abuse Disorder Outpatient Services	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	Substance Abuse Disorder Inpatient Services	Yes	Yes	Covered						
	No	Generic Drugs	Yes		Covered						
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	No	**Specialty Drugs**	Yes		Covered						
	No	**Outpatient Rehabilitation Services**	Yes		Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Habilitation Services**	Yes		Covered	Yes	30	Visit(s) per Year			
	No	**Chiropractic Care**									
	No	**Durable Medical Equipment**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Hearing Aids**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**Imaging (CT/PET Scans, MRIs)**	Yes		Covered						
	No	**Preventive Care/Screening/Immunization**	Yes	Yes	Covered						Quantitative limit units apply, see EHB benchmark.
	No	**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						One pair of glasses per year. Collection frames (up to $250) are covered in full. Non-collection lenses are covered up to $150 and then 20% off. Standard lenses are covered in full.
Benefit Explanation	Yes	**Dental Check-Up for Children**	Yes		Covered						Periodic: 2 times per year. Comprehensive: 1 time per year with the same provider; 2 times per year with different providers.
EHB, Benefit Explanation	Yes	**Rehabilitative Speech Therapy**	Yes	Yes	Covered						Limited to children under the age of 18 with pervasive developmental disorders
EHB, State-Required Benefit	Yes	**Rehabilitative Occupational and Rehabilitative Physical Therapy**	Yes	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**									
	No	**Orthodontia – Child**									
EHB	Yes	**Major Dental Care – Child**	Yes		Covered						
	No	**Basic Dental Care – Adult**									

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	No	Orthodontia – Adult									
	No	Major Dental Care – Adult									
	No	Abortion for Which Public Funding is Prohibited									
	No	Transplant	Yes		Covered						
	No	Accidental Dental									
EHB	Yes	Dialysis	Yes		Covered						
	No	Allergy Testing	Yes		Covered						
EHB	Yes	Chemotherapy	Yes		Covered						
EHB	Yes	Radiation	Yes		Covered						
EHB	Yes	Diabetes Education	Yes		Covered						
State-Required Benefit	Yes	Prosthetic Devices	Yes	Yes	Covered						
EHB	Yes	Infusion Therapy	Yes		Covered						
	No	Treatment for Temporomandibular Joint Disorders									
EHB	Yes	Nutritional Counseling	Yes		Covered						
State-Required Benefit	Yes	Reconstructive Surgery	Yes		Covered						
EHB	Yes	Clinical Trials	Yes	Yes	Covered						
EHB	Yes	Inherited Metabolic Disorder - PKU	Yes	Yes	Covered						
EHB	Yes	Off Label Prescription Drugs	Yes	Yes	Covered						
EHB	Yes	Prescription Drugs Other	Yes	Yes	Covered						
State-Required Benefit	Yes	Rehabilitative Occupational Therapy									
State-Required Benefit	Yes	Rehabilitative Physical Therapy									
EHB	Yes	Brain Injury	Yes	Yes	Covered						
Added Benefit	Yes	Mastectomy-Related Coverage	Yes	Yes	Covered						