

California - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Emergency Transportation/Ambulance	Emergency transportation	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1371.5
Hospice Services	Hospice care	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1368.2
Prenatal and Postnatal Care	Prenatal alpha fetoprotein testing	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.54
Delivery and All Inpatient Services for Maternity Care	Maternity minimum length of stay	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.62
Mental/Behavioral Health Outpatient Services	Coverage for severe mental illness	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1374.72
Habilitation Services	Behavioral health treatment for autism and related disorders	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1374.73
Durable Medical Equipment	Laryngectomy-assistive devices	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.61
Preventive Care/Screening/Immunization	Cervical cancer screening	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.66
Preventive Care/Screening/Immunization	AIDS vaccine	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.45
Preventive Care/Screening/Immunization	HIV Testing	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.46
Preventive Care/Screening/Immunization	Prostate cancer screening	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.64
Preventive Care/Screening/Immunization	Osteoporosis	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.67
Preventive Care/Screening/Immunization	Breast cancer screening, diagnosis, and treatment	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.6
Preventive Care/Screening/Immunization	Other cancer screenings	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.665
Preventive Care/Screening/Immunization	Contraceptive methods	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.25
Preventive Care/Screening/Immunization	Mammography	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.65
Preventive Care/Screening/Immunization	Preventive services for children 16 and younger	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.35
Reconstructive Surgery	Reconstructive surgery	Individual and group plans regulated by DMHC and CDI	Health and Safety Code §1367.63
Mastectomy-Related Coverage	Coverage for mastectomies and lymph node dissections	Individual and group plans regulated by DMHC and CDI	Health and Safety Code §1367.635
Clinical Trials	Cancer clinical trials	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1370.6
Dental Anesthesia	Dental anesthesia	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.71

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Diabetes Care Management	Diabetes education, management, and treatment	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.51
Coverage for Effects of Diethylstilbestrol	Coverage for the effects of diethylstilbestrol	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.9
Off Label Prescription Drugs	Coverage of off label use	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.21
Prescription Drugs Other	Pain management medication for terminally ill	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.215
Prescription Drugs Other	Pediatric asthma management	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.06
Prescription Drugs Other	Coverage of previously prescribed prescription drugs	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.22
Inherited Metabolic Disorder - PKU	Phenylketonuria	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1374.56
Organ Transplants	Transplantation services for persons with HIV	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1374.17
Treatment for Temporomandibular Joint Disorders	Surgical procedures for the jawbone	Individual and group plans regulated by DMHC and CDI	Health and Safety Code § 1367.68

***Insurers or plans contemplating participation in the individual or small group market in California should review state law, including the Knox-Keene Health Care Service Plan Act at Health and Safety Code section 1340 et seq. as well as pertinent provisions of the California Insurance Code, in particular Health and Safety Code, section 1367.005, and Insurance Code, section 10112.27. Please contact the appropriate regulatory authority with any additional questions.**