

New Jersey - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Infertility Treatment	Infertility treatment	Group plans with more than 50 employees, and only those providing pregnancy-related benefits	NJS 17B:27-46.1x
Home Health Care Services	Home health care up to 60 visits per year	Individual and group but does not apply to HMOs	NJS 17B:26-40, 41, 42 ; NJS 17B:27-51.3,4,5
Inpatient Hospital Services (e.g., Hospital Stay)	Minimum mastectomy stay	Individual, small group, large group	NJS 17B:26-2.1m; NJS 17B:27A-19.4; NJS 17B:27-46.1p
Delivery and All Inpatient Services for Maternity Care	Maternity care without regard to marital status	Individual and group	NJS 17B:26-2.1b; NJS 17B:27-46.1b
Delivery and All Inpatient Services for Maternity Care	Minimum maternity stay	Individual, small group, large group	NJS 17B:26-2.1k; NJS17B:27A-19.2; NJS 17B:27-46.1k
Substance Abuse Disorder Outpatient Services	Treatment of alcoholism	Individual and group but does not apply to HMOs	NJS 17B:26-2.1; NJS 17B:27-46.1
Substance Abuse Disorder Inpatient Services	Treatment of alcoholism	Individual and group but does not apply to HMOs	NJS 17B:26-2.1; NJS 17B:27-46.1
Durable Medical Equipment	Orthotic and prosthetic appliances	Individual, small group, large group	NJS 17B:26-2.1z; NJS 17B:27A-7.13; NJS 17B:27-46.1ff
Hearing Aids	Hearing aids for persons aged 15 or younger	Individual, small group, large group	NJS 17B:26-2.1aa; NJS17B:27A-7.14; NJS 17B:27-46.1gg
Preventive Care/Screening/Immunization	Mammogram exam	Individual and group	NJS 17B:26-2.1e; NJS 17B:27-46.1f
Preventive Care/Screening/Immunization	Health promotion	Individual and group; does not apply to small employer	NJS 17B:26-2.1h; NJS 17B:27-46.1h
Preventive Care/Screening/Immunization	Colorectal cancer screening	Individual, small group, large group	NJS 17B:27A-7.7; NJS 17B:27A- 19.9; NJS 17B:27-46.1y
Preventive Care/Screening/Immunization	Female contraceptives	Individual, small group, large group	NJS 17B:27A-7.12 ; NJS 17B:27A-19.15; NJS 17B:27-46.1ee
Preventive Care/Screening/Immunization	Child screening, blood lead, hearing loss; immunizations	Individual and group	NJS 17B:27A-7; NJS 17B:27-46.1l
Preventive Care/Screening/Immunization	Cervical cancer screening	Group plans with more than 50 employees	NJS 17B:27-46.1n
Preventive Care/Screening/Immunization	Prostate cancer	Group plans with at least 50 employees	NJS 17B:27-46.1o

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Autism Spectrum Disorders	Autism or other developmental disability	Individual, small group, large group	NJS 17B:26-2.1cc; NJS 17B:27A-19.20; NJS 17B:27-46.1ii
Reconstructive Surgery	Reconstructive breast surgery	Individual and group	NJS 17B:26-2.1a.; NJS 17B:27-46.1a
Cancer Treatments	Cancer treatments	Individual and group	NJS 17B:26-2.1j.; 17B:27-46.1j
Dental Anesthesia	Dental procedures for the severely disabled or child age five or under	Individual and group	NJS 17B:26-2.1r.; 17B:27-46.1u
Diabetes Care Management	Diabetes treatment	Individual and group; does not apply to small employer	NJS 17B:26-2.1l; NJS 17B:27-46.1m
Domestic Violence Treatment	Treatment of domestic violence injuries	Individual, small group, large group	NJS 17B:26-2.1q; NJS 17B:27-46.1t
Infant Formulas	Infant formulas	Individual and group	NJS 17B:26-2.1v; NJS 17B:27-46.1z
Inherited Metabolic Disorder - PKU	Treatment for inherited metabolic diseases	Individual, small group, large group	NJS 17B:26-2.1o; NJS 17B:27A-19.6; NJS 17B:27-46.1r
Mental Health Other	Coverage for biologically-based mental illness	Individual, small group, large group	NJS 17B:26-2.1s.;NJS 17B:27A-19.7; NJS 17B:27-46.1v
Off Label Prescription Drugs	Off-label drugs	Individual and group	NJS 17B:26-2.1g; NJS 17B:27-46.1g
Prescription Drugs Other	Oral anticancer medications paid on a basis no less favorable than intravenously administered or injected anticancer medications	Individual, small group, large group	NJS 17B:26-2.1dd; NJS 17B:27A-19.21; NJS 17B:27-46.1jj
Second Opinion	Second surgical opinion	Individual, small group, large group	NJS 17B:27-46.2.; 17B:26-2.3
Third Opinion	Third surgical opinion	Individual and group	NJS 17B:26-2.5; NJS 17B:27-46.5
Sickle Cell Anemia	Coverage for sickle cell anemia	Individual, small group, large group	NJS 17B:26-2.1ee; NJS 17B:27A-19.22; NJS 17B:27-46.1kk
Third Opinion	Third surgical opinion	Individual, small group, large group	NJS 17B:27-46.5; 17B:26-2.5
Treatment of hemophilia	Blood products and blood infusion equipment for the treatment of hemophilia	Individual and group	NJS 17B:26-2.1c; NJS 17B:27-46.1c
Wilm's Tumor	Treatment of Wilm's Tumor	Individual and group	NJS 17B:26-2.1d; NJS 17B:27-46.1e

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Individual Health Insurance Reform	Standard health benefits plans - carriers must offer the standard plans. Requirements exceed mandated benefits listed above: Home Health Care - unlimited, subject to medical necessity. In addition to the mandates listed above the standard plans comply with the benefit requirements set forth in NJAC 11:22, 11:24, 11:24A,	Individual	NJS 17B:27A-2 et seq; NJAC 11:20 Appendix Exhibits A and B
Small Employer Health Insurance Reform	Standard health benefits plans - carriers must offer the standard plans and may also offer ridered plans that increase or decrease the benefits in the standard plans. Requirements exceed mandated benefits listed above: Home Health Care - unlimited, subject to medical necessity; ridered in the most popular small employer plans to reduce to 60 visits. In addition to the mandates listed above the standard plans comply with the benefit requirements set forth in NJAC 11:22, 11:24, 11:24A. *Many of the requirements appear in the general group statute and do not specifically appear in the small employer statute. The requirement nevertheless applies unless otherwise stated.	Small employer	NJS 17B:27A-17 et seq; NJAC 11:21 Appendix Exhibits A, F, G, V, W, Y, HH, II