

## **Essential Health Benefits: Illustrative List of the Largest Three Small Group Products by State**

### **Summary**

This document provides illustrative information to complement the bulletin on essential health benefits (EHB) under the Affordable Care Act released on December 16, 2011. Specifically, it provides a list of the products with the three largest enrollments in the small group market in each State using data from HealthCare.gov. It provides the names of the three largest products in each State ranked by enrollment. In addition, we are providing a list of the top three nationally available Federal Employee Health Benefit Program (FEHBP) plans based on enrollment. This information is being provided to facilitate a better understanding of the intended approach to EHBs.

### **Background**

Non-grandfathered plans in the individual and small group markets both inside and outside of the Exchanges along with certain other types of plans must cover EHBs beginning in 2014.<sup>1</sup> Section 1302(b)(1) of the Affordable Care Act provides that EHB include items and services within 10 statutorily defined benefit categories. Section 1302(b)(2) instructs the Secretary that the scope of EHB shall equal the scope of benefits provided under a typical employer plan.

On December 16, 2011, the U.S. Department of Health and Human Services (HHS) released a [bulletin](#) describing its intended approach to defining the essential health benefits under the Affordable Care Act. Under the Department's intended approach, States would have the flexibility to select an existing health plan to set the "benchmark" for the items and services included in the EHB package. All 10 statutory categories in section 1302(b)(1) of the Affordable Care Act must be included as a part of EHB; if the benchmark does not initially cover a category, the benchmark must be supplemented. States could choose a benchmark from among the following health insurance plans:

- the largest plan by enrollment in any of the three largest small group insurance products in the State's small group market;
- any of the largest three State employee health benefit plans by enrollment;
- any of the largest three national FEHBP plan options by enrollment; or
- the largest insured commercial non-Medicaid Health Maintenance Organization (HMO) operating in the State.

### **Purpose**

To provide consumers, employers, issuers, States, and other stakeholders with additional information about the small group products in each State, HHS is releasing a list of the largest three small group products in each State

---

<sup>1</sup> Self-insured group health plans, health insurance coverage offered in the large group market, and grandfathered health plans are not required to cover the essential health benefits.

according to data collected by [HealthCare.gov](http://HealthCare.gov) based on June 30, 2011 enrollment.<sup>2</sup> HHS collects data from issuers of individual and small group major medical insurance on their products, as required by the Affordable Care Act. The information in this document is provided for illustrative purposes and is not an official list of products that will be benchmark options for State consideration. HHS is still collecting and reviewing public comment on the EHB bulletin and will subsequently release regulations.

The list below includes small group products that are open for enrollment as well as products that are closed but still active. Any products that are association products or that are not major medical plans are not included.

Additionally, we are providing a list of the top three nationally available Federal Employee Health Benefit Program (FEHBP) plans based on March 31, 2011 enrollment data.

### **Limitations of Small Group Market Data from HealthCare.gov**

This list is provided solely for informational purposes, and does not represent any endorsement by HHS of any particular products. Further information on many of these products can be found on HealthCare.gov. However the benefits information presented on the HealthCare.gov website is not intended to represent the full scope or definition of benefits of potential benchmarks.

The Essential Health Benefits Bulletin issued on December 16, 2011 indicates that one option for EHB benchmarks will be determined by the largest plan in any of the three largest small group products based on enrollment. While product information is collected, enrollment information on each specific combination of benefits and cost sharing that make up a plan is not collected for display on HealthCare.gov. In the future, HHS intends to provide this additional information on the actual benchmark options.

---

<sup>2</sup> The HealthCare.gov enrollment data is collected as of a point in time. For the October 2011 data collection, issuers submitted enrollment data as of June 30, 2011. These numbers were collected during the first detailed small group submission for HealthCare.gov.

**Largest Three National FEHBP Plan Options for March 31, 2011**

*NOTE: Covered services are the same for BCBS Standard Option and BCBS Basic Option*

<b>Issuer Name</b>	<b>Plan Name</b>	<b>Network Type</b>	<b>2012 Plan Benefit Brochure</b>
Blue Cross Blue Shield	Standard Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf</a>
Blue Cross Blue Shield	Basic Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-005.pdf</a>
Government Employees Health Association (GEHA)	Standard Option	PPO	<a href="http://www.opm.gov/insure/health/planinfo/2012/brochures/71-006.pdf">http://www.opm.gov/insure/health/planinfo/2012/brochures/71-006.pdf</a>

Source: U.S. Office of Personnel Management.

## Largest Three Small Group Products in Each State, as of June 30, 2011

[Includes Closed Products; Excludes Association Plans]

*NOTE: This list is presented in rank order by enrollment.*

State	Rank	Product ID	Issuer Name	Product Name	Network Type
AK	1	38344AK015	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Select Envoy	PPO
AK	2	38344AK012	Premera Blue Cross Blue Shield of Alaska	Alaska Heritage Plus Envoy	PPO
AK	3	62637AK007	John Alden Life Insurance Company	REAL CHOICES	PPO
AL	1	46944AL003	Blue Cross and Blue Shield of Alabama	320 Plan	PPO
AL	2	46944AL006	Blue Cross and Blue Shield of Alabama	Healthy Blue	PPO
AL	3	46944AL001	Blue Cross and Blue Shield of Alabama	300 Plan	PPO
AR	1	75293AR018	Arkansas Blue Cross and Blue Shield	PPO	PPO
AR	2	70525AR001	QCA Health Plan, Inc.	PreferredChoice	POS
AR	3	13262AR001	HMO Partners, Inc.	Open Access POS	POS
AZ	1	84251AZ001	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO
AZ	2	82011AZ001	UnitedHealthcare Insurance Company	Choice Plus	POS
AZ	3	51485AZ002	Health Net Life Insurance Company	PPO	PPO
CA	1	40513CA035	Kaiser Foundation Health Plan, Inc.	Small Group HMO	HMO
CA	2	48962CA106	Anthem BC Life & Health Co(Anthem BC)	PPO	PPO
CA	3	27603CA101	Blue Cross of California(Anthem BC)	PPO	PPO
CO	1	67879CO001	UnitedHealthcare Insurance Company	Choice Plus	POS
CO	2	21032CO038	Kaiser Foundation Health Plan of Colo.	HMO	HMO
CO	3	87269CO096	Rocky Mountain Hospital and Medical Service, Inc. (Anthem BCBS)	PPO	PPO
CT	1	29462CT003	Oxford Health Insurance, Inc.	PPO Plan	PPO
CT	2	75091CT108	ConnectiCare, Inc.	HMO	HMO
CT	3	86545CT100	Anthem Health Plans Inc(Anthem BCBS)	BLUECARE HMO	HMO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
DC	1	78079DC008	GHMSI (Carefirst, Inc.)	BluePreferred	PPO
DC	2	86052DC008	CareFirst BlueChoice, Inc.	BlueChoice HMO	HMO
DC	3	41842DC001	UnitedHealthcare Insurance Company	Choice Plus	POS
DE	1	76168DE025	Blue Cross Blue Shield of Delaware	Simply Blue EPO	EPO
DE	2	67190DE001	Aetna Health Inc. (a PA corp.)	Aetna Health Maintenance Organization	POS
DE	3	81914DE044	Coventry Health Care of Delaware, Inc.	\$1,000 Deductible OA HRA w/Integrated Rx	HMO
FL	1	16842FL001	Blue Cross and Blue Shield of Florida	BlueOptions	PPO
FL	2	43839FL002	UnitedHealthcare Insurance Company	Choice Plus	POS
FL	3	18628FL001	Aetna Health Inc. (a FL corp.)	Aetna Health Maintenance Organization	HMO
GA	1	49046GA028	BCBS Healthcare Plan of Georgia, Inc.	POS	POS
GA	2	49046GA025	BCBS Healthcare Plan of Georgia, Inc.	POS	POS
GA	3	49046GA027	BCBS Healthcare Plan of Georgia, Inc.	HMO	HMO
HI	1	18350HI029	Hawaii Medical Service Association	Preferred Provider Plan 2010	PPO
HI	2	60612HI009	Kaiser Foundation Health Plan, Inc.	Small Group Plans	HMO
HI	3	18350HI027	Hawaii Medical Service Association	Health Plan Hawaii Plus	HMO
IA	1	72160IA001	Wellmark Inc.	Alliance Select	PPO
IA	2	56610IA001	UnitedHealthcare Plan of the River Valley, Inc.	Select Advantage	HMO
IA	3	50735IA001	Medical Associates Health Plans	HMO	HMO
ID	1	61589ID080	Blue Cross of Idaho Health Service Inc.	Preferred Blue	PPO
ID	2	44648ID020	Regence Blue Shield of Idaho	Regence Innova	PPO
ID	3	60597ID001	PacificSource Health Plans	Preferred Codeduct	PPO
IL	1	36096IL027	Blue Cross Blue Shield of Illinois	BlueAdvantage Entrepreneur PPO	PPO
IL	2	36096IL043	Blue Cross Blue Shield of Illinois	BlueEdge HSA	PPO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
IL	3	36096IL031	Blue Cross Blue Shield of Illinois	BluePrint PPO	PPO
IN	1	17575IN054	Anthem Ins Companies Inc(Anthem BCBS)	PPO	PPO
IN	2	17575IN055	Anthem Ins Companies Inc(Anthem BCBS)	LUMENOS	PPO
IN	3	72850IN001	UnitedHealthcare Insurance Company	Choice Plus	POS
KS	1	18558KS015	Blue Cross and Blue Shield of Kansas	Comprehensive Major Medical - Blue Choice	PPO
KS	2	18558KS013	Blue Cross and Blue Shield of Kansas	AffordaBlue - Blue Choice	PPO
KS	3	94968KS001	UnitedHealthcare Insurance Company	Choice Plus	POS
KY	1	36239KY047	Anthem Health Plans of KY(Anthem BCBS)	PPO	PPO
KY	2	36239KY048	Anthem Health Plans of KY(Anthem BCBS)	LUMENOS	PPO
KY	3	15411KY039	Humana Health Plan, Inc.	KY COPAY 10	PPO
LA	1	97176LA018	Blue Cross and Blue Shield of Louisiana	GroupCare PPO	PPO
LA	2	97176LA017	Blue Cross and Blue Shield of Louisiana	Blue Saver	PPO
LA	3	19636LA008	HMO Louisiana, Inc.	HMOLA-POS	POS
MA	1	29125MA003	Tufts Associated Health Maintenance Org	HMO Value Plan	HMO
MA	2	42690MA126	Blue Cross Blue Shield of Mass HMO Blue	HMO Blue	HMO
MA	3	36046MA002	Harvard Pilgrim Health Care Inc.	Best Buy HMO	HMO
MD	1	28137MD008	CareFirst BlueChoice, Inc.	BlueChoice HMO HSA Open Access	HMO
MD	2	28137MD007	CareFirst BlueChoice, Inc.	BlueChoice HMO	HMO
MD	3	94084MD007	GHMSI (Carefirst, Inc.)	BluePreferred HSA	PPO
ME	1	48396ME046	Anthem Health Plans of ME(Anthem BCBS)	PPO	PPO
ME	2	53357ME001	Aetna Life Insurance Company	Aetna Preferred Provider Organization	PPO

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
ME	3	48396ME047	Anthem Health Plans of ME(Anthem BCBS)	Lumenos	PPO
MI	1	15560MI001	Blue Cross Blue Shield of Michigan	Community Blue	PPO
MI	2	98185MI005	Blue Care Network of Michigan	BCN 10 Deductible Option	HMO
MI	3	63631MI001	UnitedHealthcare Insurance Company	Choice Plus	POS
MN	1	79888MN021	HealthPartners, Inc.	Small Group Product	PPO
MN	2	49316MN074	Blue Cross and Blue Shield of Minnesota	CMM Non-Mandated	PPO
MN	3	49316MN071	Blue Cross and Blue Shield of Minnesota	Options Blue HSA	PPO
MO	1	32753MO065	Healthy Alliance Life Co(Anthem BCBS)	Blue Access Choice	PPO
MO	2	95426MO001	UnitedHealthcare Insurance Company	Choice Plus	POS
MO	3	58696MO001	Mercy Health Plans	PPO Small Group	PPO
MS	1	11721MS002	Blue Cross & Blue Shield of Mississippi	Network Blue	PPO
MS	2	98805MS001	UnitedHealthcare Insurance Company	Choice Plus	POS
MS	3	97560MS002	UnitedHealthcare of Mississippi, Inc.	Choice Plus	POS
MT	1	30751MT007	Blue Cross and Blue Shield of Montana	Blue Solutions	PPO
MT	2	64206MT020	John Alden Life Insurance Company	REAL CHOICES	PPO
MT	3	42133MT001	Allegiance Life & Health Insurance, Inc.	ALH MASTER POLICY	PPO
NC	1	11512NC002	Blue Cross and Blue Shield of NC	Blue Options	PPO
NC	2	69347NC002	UnitedHealthcare Insurance Company	Choice Plus	POS
NC	3	11512NC004	Blue Cross and Blue Shield of NC	Blue Options HSA	PPO
ND	1	37160ND215	Blue Cross Blue Shield of North Dakota	CompChoice	PPO
ND	2	37160ND217	Blue Cross Blue Shield of North Dakota	SelectChoice	POS
ND	3	37160ND214	Blue Cross Blue Shield of North Dakota	Classic Blue	PPO
NE	1	29678NE001	Blue Cross and Blue Shield of Nebraska	Blue Pride	PPO
NE	2	29678NE002	Blue Cross and Blue Shield of Nebraska	Blue Freedom	PPO
NE	3	73102NE001	UnitedHealthcare Insurance Company	Choice Plus	POS

<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
NH	1	96751NH003	Matthew Thornton Hlth Plan(Anthem BCBS)	HMO Blue New England	HMO
NH	2	96751NH005	Matthew Thornton Hlth Plan(Anthem BCBS)	Matthew Thornton Blue	HMO
NH	3	96751NH001	Matthew Thornton Hlth Plan(Anthem BCBS)	Access Blue New England	HMO
NJ	1	91661NJ004	Horizon Blue Cross Blue Shield of NJ	Advantage Direct Access 100/80/60 \$30/\$50 Copay	POS
NJ	2	48834NJ001	Oxford Health Plans (NJ), Inc.	HMO Plan	HMO
NJ	3	82884NJ001	Aetna Health Inc. (a NJ corp.)	Aetna Health Maintenance Organization	HMO
NM	1	97132NM009	Lovelace Health System, Inc.	PREMIER 2500 COINS	HMO
NM	2	75605NM014	Blue Cross Blue Shield of New Mexico	BlueNet PPO	PPO, EPO, and HSA
NM	3	90762NM001	UnitedHealthcare Insurance Company	Choice Plus	POS
NV	1	33670NV087	Rocky Mountain Hospital and Medical Service, Inc. (Anthem BCBS)	PPO	PPO
NV	2	95865NV002	Health Plan of Nevada, Inc.	POS	POS
NV	3	95865NV001	Health Plan of Nevada, Inc.	HMO	HMO
NY	1	85629NY001	Oxford Health Insurance, Inc.	EPO	EPO
NY	2	44113NY001	Empire HealthChoice Assurance, Inc.	PRISM EPO	EPO
NY	3	26420NY002	Oxford Health Plans (NY), Inc.	HMO Plan	POS
OH	1	29276OH050	Community Insurance Company(Anthem BCBS)	PPO	PPO
OH	2	80627OH005	Medical Mutual of Ohio	SuperMed Plus	PPO
OH	3	29276OH051	Community Insurance Company(Anthem BCBS)	LUMENOS	PPO
OK	1	87571OK006	Blue Cross Blue Shield of Oklahoma	BlueOptions PPO	PPO
OK	2	87571OK016	Blue Cross Blue Shield of Oklahoma	BlueOptions PPO	PPO



<b>State</b>	<b>Rank</b>	<b>Product ID</b>	<b>Issuer Name</b>	<b>Product Name</b>	<b>Network Type</b>
OK	3	87571OK004	Blue Cross Blue Shield of Oklahoma	BlueChoice	PPO
OR	1	77969OR012	Regence BlueCross BlueShield of Oregon	Regence Innova	PPO
OR	2	77969OR036	Regence BlueCross BlueShield of Oregon	Regence Innova	PPO
OR	3	77969OR061	Regence BlueCross BlueShield of Oregon	Regence Innova	PPO
PA	1	26522PA001	Highmark Health Insurance Company - West	PPO Blue	PPO
PA	2	64844PA001	Aetna Health Inc. (a PA corp.)	Aetna Health Maintenance Organization	POS
PA	3	57900PA002	QCC (Independence BC)	Personal Choice	PPO
RI	1	15287RI004	Blue Cross & Blue Shield of Rhode Island	HealthMate Coast-to-Coast	PPO
RI	2	90117RI001	UnitedHealthcare Insurance Company	Choice Plus	POS
RI	3	15287RI025	Blue Cross & Blue Shield of Rhode Island	VantageBlue	PPO
SC	1	26065SC015	BlueCross BlueShield of South Carolina	Business Blue Complete	PPO
SC	2	49532SC001	BlueChoice HealthPlan of SC, Inc.	CarolinaADVANTAGE	PPO
SC	3	26065SC020	BlueCross BlueShield of South Carolina	HDHP-HSA	PPO
SD	1	50305SD001	Wellmark of South Dakota	Blue Select	PPO
SD	2	62210SD125	DAKOTACARE	Choice Group	HMO
SD	3	62210SD092	DAKOTACARE	Choice Group	HMO
TN	1	14002TN013	BlueCross BlueShield of Tennessee	PPO	PPO
TN	2	14002TN016	BlueCross BlueShield of Tennessee	HDHP	PPO
TN	3	69443TN001	UnitedHealthcare Insurance Company	Choice Plus	POS
TX	1	33602TX034	Blue Cross Blue Shield of Texas	BestChoice PPO	PPO
TX	2	98809TX002	UnitedHealthcare Insurance Company	Choice Plus	POS
TX	3	33602TX024	Blue Cross Blue Shield of Texas	BestChoice PPO	PPO
UT	1	22013UT013	Regence BlueCross BlueShield of Utah	Regence Innova	PPO
UT	2	22013UT039	Regence BlueCross BlueShield of Utah	Regence Innova	PPO

State	Rank	Product ID	Issuer Name	Product Name	Network Type
UT	3	22013UT065	Regence BlueCross BlueShield of Utah	Regence Innova	PPO
VA	1	16064VA115	Anthem Health Plans of VA(Anthem BCBS)	PPO	PPO
VA	2	88380VA065	HealthKeepers, Inc(Anthem BCBS)	Anthem HealthKeepers	HMO
VA	3	20507VA017	Optima Health Plan	Optima Vantage	HMO
VT	1	95943VT001	The Vermont Health Plan	HSA BlueCare	HMO
VT	2	92802VT006	MVP Health Insurance Company	VECOC - Preferred Suite HD EPO	EPO
VT	3	95943VT003	The Vermont Health Plan	BlueCare	HMO
WA	1	87718WA014	Regence BlueShield	Regence Innova	PPO
WA	2	87718WA034	Regence BlueShield	Regence Innova	PPO
WA	3	87718WA054	Regence BlueShield	Regence Innova	PPO
WI	1	59158WI001	UnitedHealthcare Insurance Company	Choice Plus	POS
WI	2	79475WI028	Compcare Health Serv Ins Co(Anthem BCBS)	POS	POS
WI	3	64772WI001	Medical Associates Health Plans	HMO	HMO
WV	1	31274WV006	Highmark Blue Cross Blue Shield West Virginia	Super Blue Plus 2000	PPO
WV	2	31274WV008	Highmark Blue Cross Blue Shield West Virginia	Super Blue Plus 2010	PPO
WV	3	31274WV007	Highmark Blue Cross Blue Shield West Virginia	Super Blue Plus 2008	PPO
WY	1	11269WY002	Blue Cross Blue Shield of Wyoming	Blue Choice Business	Fee for Service
WY	2	72208WY015	John Alden Life Insurance Company	REAL CHOICES	PPO
WY	3	11269WY004	Blue Cross Blue Shield of Wyoming	Wyoming Choice Network	PPO

Source: Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight