

North Carolina - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Coverage for the diagnosis and treatment of lymphedema	Individual, small group, large group	58-3-280
Emergency Room Services	Coverage for emergency care	Individual, small group, large group	58-3-190
Inpatient Hospital Services (e.g., Hospital Stay)	Minimum inpatient stays following delivery of a baby	Individual, small group, large group	58-3-169 + federal mandate
Substance Abuse Disorder Outpatient Services	Minimum benefit offering for alcoholism/drug abuse treatment	Only group and "blanket" policies	58-51-50
Non-Preferred Brand Drugs	Access to nonformulary drugs	Individual, small group, large group	58-3-221
Hearing Aids	Coverage for hearing aids	Individual, small group, large group	58-3-285
Preventive Care/Screening/Immunization	Coverage for bone mass measurement	Individual, small group, large group	58-3-174
Preventive Care/Screening/Immunization	Coverage for prescription drug contraceptives or devices	Individual, small group, large group	58-3-178
Preventive Care/Screening/Immunization	Coverage for colorectal cancer screening	Individual, small group, large group	58-3-179
Preventive Care/Screening/Immunization	Coverage for newborn hearing screening	Individual, small group, large group	58-3-260
Preventive Care/Screening/Immunization	Coverage for ovarian cancer surveillance tests	Individual, small group, large group	58-3-270
Preventive Care/Screening/Immunization	Coverage for mammograms and cervical cancer screening	Individual, small group, large group	58-51-57
Preventive Care/Screening/Immunization	Coverage for prostate cancer screening	Individual, small group, large group	58-51-58
Reconstructive Surgery	Coverage for reconstructive breast surgery following a mastectomy	Individual, small group, large group	58-51-62 + federal mandate
Congenital Anomaly, including Cleft Lip/Palate	Coverage for congenital defects and anomalies	Individual, small group, large group	58-51-30
Clinical Trials	Coverage for certain clinical trials	Individual, small group, large group	58-3-255
Dental Anesthesia	Anesthesia and hospital charges for dental procedures for certain individuals	Individual, small group, large group	58-3-122
Diabetes Care Management	Coverage for treatment of diabetes	Individual, small group, large group	58-51-61

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Mental Health Other	Equity in benefits for mental health in employer group health benefit plans	Large group	58-3-220(i) + federal mandate
Mental Health Other	Mental illness minimum coverage requirement	Small group	58-3-220
Off Label Prescription Drugs	Coverage for certain off-label drug use for the treatment of cancer	Individual, small group, large group	58-51-59
Treatment for Temporomandibular Joint Disorders	TMJ joint dysfunction coverage	Individual, small group, large group	58-3-121