

## Vermont - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
<b>Delivery and All Inpatient Services for Maternity Care</b>	Maternity coverage	All health insurers, non-profit hospital and medical service corporations, and health maintenance organizations transacting the business of insurance in Vermont.	Regulation 89-1, § 5
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	Outpatient contraceptive services including sterilizations	Individual or group health insurance policy, any hospital or medical service corporation or health maintenance organization subscriber contract or any other health benefit plan offered, issued or renewed for any person in this state by a health insurer, as defined by 18 V.S.A. § 9402. The term shall not include benefit plans providing coverage for specific disease or other limited benefit coverage	8 V.S.A. § 4099c
<b>Home Health Care Services</b>	Home health care	Individual and group health insurance expense policies and contracts issued by a nonprofit hospital corporation	8 V.S.A. § 4096
<b>Emergency Room Services</b>	Each MCO shall ensure access to emergency services 24 hours per day 7 days we week inside the health plan's service area, and coverage for such services whether the member is inside or outside the health benefit plan's usual serve are at the time such services are needed	HMOs	Rule H-2009-03
<b>Prenatal and Postnatal Care</b>	Newborn coverage	All insurance policies and subscriber contracts	8 V.S.A. § 4092
<b>Habilitation Services</b>	Autism spectrum disorders for children	Individual, group	8 V.S.A. § 4088i
<b>Chiropractic Care</b>	Chiropractic services	Any individual or group health insurance policy, any hospital or medical service corporation or health maintenance organization subscriber contract or any other health benefit plan offered, issued or renewed for any person in this state by a health insurer	8 V.S.A. § 4088a

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<b>Durable Medical Equipment</b>	Prosthetic device	Any health insurance policy or health benefit plan offered by a health insurer, as defined in 18 V.S.A. § 9402, as well as Medicaid, the Vermont health access plan, and any other public health care assistance program offered or administered by the state or by any subdivision or instrumentality of the state. The term shall not include policies or plans providing coverage for specific disease or other limited benefit coverage	8 V.S.A. § 4088f
<b>Preventive Care/Screening/Immunization</b>	Mammograms	Individual, group, nonprofit hospital and medical service corporations, and health maintenance organizations. The term does not apply to coverage for specified disease or other limited benefit coverage	8 V.S.A. § 4100a
<b>Preventive Care/Screening/Immunization</b>	Child vaccine benefits	All insurers	8 V.S.A. § 4100d
<b>Preventive Care/Screening/Immunization</b>	Prostate screenings	All health insurers; does not apply to coverage for specified disease or other limited benefit coverage	8 V.S.A. § 4100f
<b>Preventive Care/Screening/Immunization</b>	Colorectal cancer screening	All health insurance plans, nonprofit hospital and medical services corporations, and HMOs. The term does not apply to coverage for specified disease or other limited benefit coverage	§ 4100g
<b>Diabetes Care Management</b>	Diabetes treatment	Any health insurance company, nonprofit hospital and medical service corporation, and health maintenance organization	8 V.S.A. § 4089c
<b>Mental Health Other</b>	Mental health and substance abuse	Individual, group. <i>Note: A health insurance plan that does not otherwise provide for management of care under the plan, or that does not provide for the same degree of management of care for all health conditions, may provide coverage for treatment of mental health conditions through a managed care organization provided that the managed care organization is in compliance with the rules adopted by the commissioner that assure that the system for delivery of treatment for mental health conditions does not diminish or negate the purpose of this section.</i>	8 V.S.A. § 4089b
<b>Clinical Trials</b>	Clinical trials for cancer patients	Any individual or group health plan	8 V.S.A. § 4088b

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<b>Chemotherapy</b>	Chemotherapy treatment	Individual or group health insurance policy, hospital or medical service corporation service contract, or health maintenance organization health benefit plan offered, issued, or renewed in this state	8 V.S.A. § 4088c
<b>Prescription Drugs Other</b>	Orally administered anticancer medication	All health insurance plans, nonprofit hospital and medical services corporations, and HMOs. The term does not apply to coverage for specified disease or other limited benefit coverage	8 V.S.A. § 4100h
<b>Nutrition/Formulas</b>	Treatment of inherited metabolic diseases	Any health insurance company, nonprofit hospital and medical service corporation, managed care organization and health maintenance organization. The term does not apply to coverage for specified disease or other limited benefit coverage	8 V.S.A. § 4089e
<b>Bones/Joints</b>	Craniofacial disorders	Any health insurance policy or health benefit plan offered by a health insurer as defined in 18 V.S.A. § 9402. Health insurance plan includes any health benefit plan offered or administered by the state, or any subdivision or instrumentality of the state	8 V.S.A. § 4089g
<b>Dental Anesthesia</b>	Anesthesia for dental procedures performed on certain covered persons	Any health insurance policy or health benefit plan offered by a health insurer	8 V.S.A. § 4100i
<b>Outpatient Contraceptive Services Including Sterilizations</b>	Outpatient contraceptive services including sterilizations	Individual or group health insurance policy, any hospital or medical service corporation or health maintenance organization subscriber contract or any other health benefit plan offered, issued or renewed for any person in this state by a health insurer, as defined by 18 V.S.A. § 9402. The term shall not include benefit plans providing coverage for specific disease or other limited benefit coverage	8 V.S.A. § 4099c
<b>Off Label Prescription Drugs</b>	Coverage for off-label use	A health benefit plan offered, administered, or issued by a health insurer doing business in Vermont	8 V.S.A. § 4100e