



The 10 essential health benefits

Since 2014, the Affordable Care Act (ACA) has mandated that insurance plans offered in the Marketplace cover ten essential services. This list of services is referred to as the 10 Essential Health Benefits.

1

Prescription Drugs

One drug from each of the federally approved categories must be covered.

2

Preventive & Wellness Services & Chronic Disease Management

Includes diet counseling, colorectal cancer screening, Type 2 diabetes screenings, and immunization vaccines.

3

Hospitalization

Covers treatment received as part of inpatient care. Coverage may be limited for an extended stay.

4

Rehabilitative & Habilitative Services & Devices

Covers services that help if you are injured, or have a disability, have a chronic condition. This can include physical, occupational, or speech therapy.

5

Laboratory Services

Covers testing to diagnose, to gauge effectiveness, & some preventative services.

6

Emergency Services

Covers trips to the emergency room where you need care as soon as possible. You won't be penalized if the hospital is out of network.

7

Pregnancy, Maternity & Newborn Care

Covers care for mothers and babies before, during, and shortly after birth.

8

Pediatric Services

Includes dental care, vision care, well-child visits, vaccines, and immunizations. Dental and vision must be offered until the age of 19 (includes two pediatric dental exams & one vision exam annually).

9

Ambulance Patient Services

Covers outpatient care you receive without being admitted to the hospital.

10

Mental Health & Addiction Services

Covers behavioral health, provided counseling, or psychotherapy.

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