



health reform

Keeping you connected to the Affordable Care Act

Essential health benefits and how they impact your small business

What are essential health benefits?

All non-grandfathered health plans offered in the small group market for plan years beginning on or after January 1, 2014, both inside and outside of Covered California, will be required to offer a core package of items and services known as "essential health benefits" (EHBs), which must include coverage for items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

Oral and vision care pediatric services are the only services not previously covered by Blue Shield. All medical plans must adhere to specific cost-sharing limits and meet specific actuarial values, commonly referred to as "metal levels" (please see our [Metal Levels](#) flier). Also, all plans must remove annual dollar and lifetime dollar limits for EHB services. Blue Shield had already removed all lifetime and annual dollar limits as of 2010 for all of our small group medical plans.

What does this mean to me and my employees?

Since all small group plans must contain essential health benefits in 2014, choosing the right level of coverage becomes easier for you and your employees.

What's next?

The essential health benefits mandate goes into effect for plan years beginning on or after January 1, 2014, and all Blue Shield small group plans will include the EHBs listed on the previous page. If you're a current Blue Shield small group customer, your plan(s) will reflect these changes at your 2014 renewal. No action is required for you to start receiving these new benefits.

Why choose Blue Shield?

Affordable and **flexible product designs.**

Coverage and **quality** you want.

The **network strength** you look for.

The **cost controls** you need.

All from a **name you can trust.**

Learn more about the Affordable Care Act (ACA)

Visit our website for more information about the ACA, its many requirements, and how we're preparing for the changes ahead. Go to blueshieldca.com/employer-aca, or contact your broker or Blue Shield representative.