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State/Territory Name: IA

State Plan Amendment (SPA) #: 14-0024

This file contains the following documents in the order listed:

- 1) Approval Letter
- 2) CMS 179 Form/Summary Form (with 179-like data)
- 3) Approved SPA Pages

DEPARTMENT OF HEALTH & HUMAN SERVICES Centers for Medicare & Medicaid Services 601 East 12th Street, Suite 355 Kansas City, Missouri 64106



Division of Medicaid and Children's Health Operations

March 24, 2015

Charles M. Palmer, Director Department of Human Services Hoover State Office Building 1305 East Walnut, 5th Floor Des Moines, Iowa 50319-0119

Dear Mr. Palmer:

Enclosed for your records is an approved copy of Iowa's Alternative Benefit Plan (ABP) State Plan Amendment (SPA) transmittal #14-0024, for the Iowa Marketplace Choice Plan population. This SPA is removing mandatory enrollment as a requirement for individuals with income 101-133% of FPL into the Marketplace Choice ABP. Participation in an ABP plan is mandatory; however this population can now choose between the MarketPlace Choice ABP Plan or the Health and Wellness ABP Plan.

Based upon the information received, we are now ready to approve SPA #14-0024 as of March 23, 2015, with an effective date of October 1, 2014, as requested by the State.

Enclosed is a copy of the CMS-179 form, as well as, the approved pages for incorporation into the Iowa Medicaid State Plan. If you have any questions regarding this amendment, please contact Karen Hatcher or Sandra Levels at (816) 426-5925.

Sincerely,

//s//

James G. Scott Associate Regional Administrator for Medicaid and Children's Health Operations

Enclosure

cc: Julie Lovelady Alisa Horn Andria Seip

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14-024			
roposed Effective l	Date		
10/01/2014	(mm/dd/yyyy)	I	
ederal Statute/Reg	ulation Citation		
Section 1937			
adanal Dudgat Imn	aat		
ederal Budget Imp	Federal Fiscal Year	Amount	
First Year	2015		
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Second Year	2016	\$ 0.00	
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	efit Plan - Iowa Marketpla	ice Choice	
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Describe			

Submitted By:	Alisa Horn
Last Revision Date:	Feb 18, 2015
Submit Date:	Dec 30, 2014



OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

Alternative Benefit Plan Populations	ABP1
Identify and define the population that will participate in the Alternative Benefit Plan.	
Alternative Benefit Plan Population Name: Iowa Marketplace Choice Plan	
Identify eligibility groups that are included in the Alternative Benefit Plan's population, and which may conta targeting criteria used to further define the population.	in individuals that meet any
Eligibility Groups Included in the Alternative Benefit Plan Population:	
Eligibility Group:	Enrollment is mandatory or voluntary?
+ Adult Group	Mandatory X
Enrollment is available for all individuals in these eligibility group(s).	
Targeting Criteria (select all that apply):	
Income Standard.	
Disease/Condition/Diagnosis/Disorder.	
Other.	
Other Targeting Criteria (Describe):	
Persons who have income from 101 to 133% of the Federal Poverty Level (FPL) will have the optic Marketplace Choice plan so long as they do not have access to cost-effective employer sponsored in have an exempt individual status as defined by 42 CFR sec.440.315.	I
Geographic Area	
The Alternative Benefit Plan population will include individuals from the entire state/territory.	
Any other information the state/territory wishes to provide about the population (optional)	
Persons who have income from 101 to 133% of the Federal Poverty Level (FPL) will have the option to enro Choice Plan so long as they do not have access to cost-effective employer sponsored insurance (ESI) and do individual status as defined by 42 CFR sec.440.315. To aid in the enrollment process, individuals in this inco- enrollment packet detailing the benefits and provider networks available in the Marketplace Choice Plan and All individuals will have at least ten days to select their plan. If no selection is made, individuals will be assis to either the Iowa Wellness Plan or the Marketplace Choice Plan. Persons who have access to cost-effective ESI will be enrolled in their ESI as the primary payer. Any eligible the member's employer sponsored plan will be covered under the Iowa Wellness Plan. Persons with income who have an exempt individual status will be initially enrolled in the ABP that is the Medicaid State Plan but option of receiving benefits in the Iowa Wellness Plan.	not have an exempt ome range will receive an the Iowa Wellness Plan. gned on an alternating basis e services not provided by up to 133% of the FPL



PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1148. The time required to complete this information collection is estimated to average 5 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

V.20130724



OMB Control Number: 0938-1148

OMB Expiration date: 10/31/2014

Voluntary Benefit Package Selection Assurances - Eligibility Group under Section 1902(a)(10)(A) (i)(VIII) of the Act ABP2a

The state/territory has fully aligned its benefits in the Alternative Benefit Plan using Essential Health Benefits and subject to 1937 requirements with its Alternative Benefit Plan that is the state's approved Medicaid state plan that is not subject to 1937 requirements. Therefore the state/territory is deemed to have met the requirements for voluntary choice of benefit package for individuals exempt from mandatory participation in a section 1937 Alternative Benefit Plan.

These assurances must be made by the state/territory if the Adult eligibility group is included in the ABP Population.

- The state/territory shall enroll all participants in the "Individuals at or below 133% FPL Age 19 through 64" (section 1902(a)(10)(A) (i)(VIII)) eligibility group in the Alternative Benefit Plan specified in this state plan amendment, except as follows: A beneficiary in the eligibility group at section 1902(a)(10)(A)(i)(VIII) who is determined to meet one of the exemption criteria at 45 CFR 440.315 will receive a choice of a benefit package that is either an Alternative Benefit Plan that includes Essential Health Benefits and <u>is</u> subject to all 1937 requirements or an Alternative Benefit Plan that is the state/territory's approved Medicaid state plan not subject to 1937 requirements. The state/territory's approved Medicaid state plan includes all approved state plan programs based on any state plan authority, and approved 1915(c) waivers, if the state has amended them to include the eligibility group at section 1902(a)(10)(A) (i)(VIII).
- The state/territory must have a process in place to identify individuals that meet the exemption criteria and the state/territory must comply with requirements related to providing the option of enrollment in an Alternative Benefit Plan defined using section 1937 requirements, or an Alternative Benefit Plan defined as the state/territory's approved Medicaid state plan that is not subject to section 1937 requirements.

Once an individual is identified, the state/territory assures it will effectively inform the individual of the following:

- a) Enrollment in the specified Alternative Benefit Plan is voluntary;
- b) The individual may disenroll from the Alternative Benefit Plan defined subject to section 1937 requirements at any time and instead receive an Alternative Benefit Plan defined as the approved state/territory Medicaid state plan that is not subject to section 1937 requirements; and
- c) What the process is for transferring to the state plan-based Alternative Benefit Plan.
- ✓ The state/territory assures it will inform the individual of:
 - a) The benefits available as Alternative Benefit Plan coverage defined using section 1937 requirements as compared to Alternative Benefit Plan coverage defined as the state/territory's approved Medicaid state plan and not subject to section 1937 requirements; and
 - b) The costs of the different benefit packages and a comparison of how the Alternative Benefit Plan subject to 1937 requirements differs from the Alternative Benefit Plan defined as the approved Medicaid state/territory plan benefits.

How will the state/territory inform individuals about their options for enrollment? (Check all that apply)

🔀 Letter

🗌 Email

Other



Provide a copy of the letter, email text enrollment.	or other communication text that will be used to inform individuals about their options for	r
	An attachment is submitted.	
When did/will the state/territory info	rm the individuals?	
	vey from the member, the state will determine whether the member has an exempt individu will then mail the member a letter informing them of their enrollment options.	.al status
	ocess for allowing individuals in the Section 1902(a)(10)(A)(i)(VIII) eligibility group who he Alternative Benefit Plan defined using section 1937 requirements and enroll in the Alter tory's approved Medicaid state plan.	
at any time. Iowa would like to clarif the 1937 requirements. Exemptions to Conditions document. and include wa	Iowa Medicaid Member Services unit and request to change plans. The member can chan fy, however, that the ABP defined using the section 1937 requirements does not actually co to the 1937 requirements are included in the Iowa Marketplace Choice Plan Special Terms aiver of NEMT services Iowa's attestations about this ABP are not meant to indicated that 1937, only that the benefit plan is defined statutorily in section 1937.	over all and
The state/territory assures it will d	ocument in the exempt individual's eligibility file that the individual:	
a) Was informed in accordance w	ith this section prior to enrollment;	
b) Was given ample time to arrive	e at an informed choice; and	
	Benefit Plan coverage subject to section 1937 requirements or defined as the state/territory's which is not subject to section 1937 requirements.	S
Where will the information be docume	ented? (Check all that apply)	
In the eligibility system.		
In the hard copy of the case re	cord.	
⊠ Other		
Describe:		
Iowa will keep all correspon	dence regarding the member (whether sent from or received by Iowa) in a secure computer	r system.
What documentation will be maintained	ed in the eligibility file? (Check all that apply)	
Copy of correspondence sent	to the individual.	
Signed documentation from the	ne individual consenting to enrollment in the Alternative Benefit Plan.	
⊠ Other		
Describe:		
Only eligibility information documentation about the me	will be in the member's eligibility file. Iowa has other systems that maintain corresponden mber.	ice and



The state/territory assures that it will maintain data that tracks the total number of individuals who have voluntarily enrolled in either Alternative Benefit Plan coverage subject to section 1937 requirements or Alternative Benefit Plan coverage defined as the state/ territory's approved Medicaid state plan, which is not subject to section 1937 requirements.

Other information related to benefit package selection assurances for exempt participants (optional):

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V.20130807



OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

Enrollment Assurances - Mandatory Participants ABP2c These assurances must be made by the state/territory if enrollment is mandatory for any of the target populations or sub-populations. When mandatorily enrolling eligibility groups in an Alternative Benefit Plan (Benchmark or Benchmark-Equivalent Plan) that could have exempt individuals, prior to enrollment: \mathbf{V} The state/territory assures it will appropriately identify any individuals in the eligibility groups that are exempt from mandatory enrollment in an Alternative Benefit Plan or individuals who meet the exemption criteria and are given a choice of Alternative Benefit Plan coverage defined using section 1937 requirements or Alternative Benefit Plan coverage defined as the state/territory's approved Medicaid state plan, not subject to section 1937 requirements. How will the state/territory identify these individuals? (Check all that apply) Review of eligibility criteria (e.g., age, disorder/diagnosis/condition) Describe: Iowa has created a referral form to be used by providers or other entities with a relationship with the member. The form will ask for attestation of the conditions that qualify a person as an exempt individual. When providers submit this form, Iowa will review the form to determine whether the individual meets the criteria of an exempt individual. Self-identification Describe: Iowa will utilize a self-attestation method of screening via affirmative answers to two questions on the single-streamlined application regarding receipt of Social Security income and/or having a physical, mental, or emotional health condition that causes limitations in activities of daily living. If an individual answers affirmatively to either or both questions, they will receive a questionnaire to assess whether they may have an exempt individual status as described 42 CFR 440.315. When the member completes/returns the questionnaire, the responses will be reviewed to calculate (based on a weighted scoring algorithm) whether or not the member meets the criteria of an exempt individual. The member can return this form at any time for a determination of their status. If the member does not return the form, s/he will remain in the Marketplace Choice plan. Other The state/territory must inform the individual they are exempt or meet the exemption criteria and the state/territory must comply with all requirements related to voluntary enrollment or, for beneficiaries in the "Individuals at or below 133% FPL Age 19 through 64" eligibility group, optional enrollment in Alternative Benefit Plan coverage defined using section 1937 requirements or Alternative Benefit Plan coverage defined as the state/territory's approved Medicaid state plan. The state/territory assures that for individuals who have become exempt from enrollment in an Alternative Benefit Plan, the state/ territory must inform the individual they are now exempt and the state/territory must comply with all requirements related to voluntary enrollment or, for beneficiaries in the "Individuals at or below 133% FPL Age 19 through 64" eligibility group, optional enrollment in Alternative Benefit Plan coverage defined using section 1937 requirements, or Alternative Benefit Plan coverage defined as the state/territory's approved Medicaid state plan. How will the state/territory identify if an individual becomes exempt? (Check all that apply) Review of claims data Self-identification



- Review at the time of eligibility redetermination
- Provider identification
- Change in eligibility group
- Other

How frequently will the state/territory review the Alternative Benefit Plan population to determine if individuals are exempt from mandatory enrollment or meet the exemption criteria?

- Monthly
- Quarterly
- Annually
- Ad hoc basis
- Other

Describe:

Self identification will be done at enrollment and annual re-enrollment. However, persons may self-identify at any time by completing the questionnaire or contacting the Iowa Medicaid Enterprise for assistance in doing so. Additionally, provider/ entity referrals may be made at any time.

✓ The state/territory assures that it will promptly process all requests made by exempt individuals for disenrollment from the Alternative Benefit Plan and has in place a process that ensures exempt individuals have access to all standard state/territory plan services or, for beneficiaries in the "Individuals at or below 133% FPL Age 19 through 64" eligibility group, optional enrollment in Alternative Benefit Plan coverage defined using section 1937 requirements, or Alternative Benefit Plan coverage defined as the state/territory's approved Medicaid state plan.

Describe the process for processing requests made by exempt individuals to be disenrolled from the Alternative Benefit Plan:

If an exempt individual contacts the Iowa Medicaid Enterprise requesting to be disenrolled from the ABP, the IME will disenroll and provide him or her with the other Alternative Benefit Plan available to the member. Coverage in the new plan will be effective on the 1st of the following month.

Other Information Related to Enrollment Assurance for Mandatory Participants (optional):

If an individual is determined by Iowa to be exempt as defined by 45 CFR 440.315, the member will be enrolled in the Alternative Benefit Plan defined as the state/territory's approved Medicaid state plan and will have the option to change coverage to the Alternative Benefit Plan known as the Iowa Wellness Plan.

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V.20130807

Attachment 3.1-L



Alternative Benefit Plan

OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

Selection of Benchmark Bene	efit Package or Benchmark-Equivalent Benefit Package	ABP3
Select one of the following:		
• The state/territory is amendi	ing one existing benefit package for the population defined in Section 1.	
○ The state/territory is creating	g a single new benefit package for the population defined in Section 1.	
Name of benefit package:	Iowa Marketplace Choice plan	
Selection of the Section 1937 Cover	rage Option	
	ion 1937 Coverage option the following type of Benchmark Benefit Package or Benchmark- nis Alternative Benefit Plan (check one):	
• Benchmark Benefit Package.		
O Benchmark-Equivalent Benef	fit Package.	
The state/territory will provi	ide the following Benchmark Benefit Package (check one that applies):	
C The Standard Blue Program (FEHBP).	Cross/Blue Shield Preferred Provider Option offered through the Federal Employee Health Be	enefit
○ State employee cov	verage that is offered and generally available to state employees (State Employee Coverage):	
C A commercial HM0 HMO):	O with the largest insured commercial, non-Medicaid enrollment in the state/territory (Comme	ercial
• Secretary-Approve	d Coverage.	
○ The state/territ	tory offers benefits based on the approved state plan.	
	tory offers an array of benefits from the section 1937 coverage option and/or base benchmark pees, or the approved state plan, or from a combination of these benefit packages.	plan
Please briefly iden	ntify the benefits, the source of benefits and any limitations:	
plan in IA's small Marketplace. Men the core benefit of throughout the ben	efits from the base benchmark plan offered in the Marketplace which is the largest small group group market plus dental coverage through a commercial dental carrier that is also on the mbers will have access to emergency, stabilization, diagnostic, and preventive services as part f this plan. The state assures that all services in the base benchmark have been accounted for nefit chart found in ABP5. The state assures the accuracy of all information in ABP5 depictin and scope parameters of services authorized in the currently approved Medicaid state plan.	of
Selection of Base Benchmark Plan		
The state/territory must select a Base Benchmark-Equivalent Package.	e Benchmark Plan as the basis for providing Essential Health Benefits in its Benchmark or	
The Base Benchmark Plan is the sam	ne as the Section 1937 Coverage option. No	
Indicate which Benchmark Plan	described at 45 CFR 156.100(a) the state/territory will use as its Base Benchmark Plan:	



• Largest plan by enrollment 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 open to Federal employees in all geographies by enrollment.
- Largest insured commercial non-Medicaid HMO.

Plan name: Wellmark Inc. Alliance Select, Copayment Plus

Other Information Related to Selection of the Section 1937 Coverage Option and the Base Benchmark Plan (optional):

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V.20130801



OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

Alternative Benefit Plan Cost-SharingA	BP4
Any cost sharing described in Attachment 4.18-A applies to the Alternative Benefit Plan.	
Attachment 4.18-A may be revised to include cost sharing for ABP services that are not otherwise described in the state plan. Any s cost sharing must comply with Section 1916 of the Social Security Act.	such
The Alternative Benefit Plan for individuals with income over 100% FPL includes cost-sharing other than that described in Attachment 4.18-A.	es
The state/territory has completed and attached to this submission Attachment 4.18-F to indicate the Alternative Benefit Plan cost-sharing provisions that are different from those otherwise approved in the state plan.	ı's
An attachment is submitted.	
Other Information Related to Cost Sharing Requirements (optional):	
Through it's Iowa Wellness Plan 1115 waiver, Iowa is waiving the 'Comparability' requirements of SSA 1902(a)(17). This will ena Iowa to provide coverage through different delivery systems for different populations of Medicaid beneficiaries.	ıble

PRA Disclosure Statement

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V.20130807



OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014 **Benefits Description** ABP5 The state/territory proposes a "Benchmark-Equivalent" benefit package. No The state/territory is proposing "Secretary-Approved Coverage" as its section 1937 coverage option. Yes Secretary-Approved Benchmark Package: Benefit by Benefit Comparison Table The state/territory must provide a benefit by benefit comparison of the benefits in its proposed Secretary-Approved Alternative Benefit Plan with the benefits provided by one of the section 1937 Benchmark Benefit Packages or the standard full Medicaid state plan under Title XIX of the Act. Submit a document indicating which of these benefit packages will be used to make the comparison and include a chart comparing each benefit in the proposed Secretary-Approved benefit package with the same or similar benefit in the comparison benefit package, including any limitations on amount, duration and scope pertaining to the benefits in each benefit package. An attachment is submitted. **Benefits Included in Alternative Benefit Plan** Enter the specific name of the base benchmark plan selected: Wellmark Alliance Select Copayment Plus Plan Iowa Marketplace Choice Plan The "Benefit Provided" field lists the name of each benefit the same way it was described in the Section 1115 Waiver. If the name (but same benefit) was different in Iowa's default plan documents (Wellmark Alliance Select PPO Copayment Plus Plan), this benefit name is stated in the "other description" field in all of ABP5, if applicable for that particular benefit. Prior Authorizations were not listed in the default benchmark plan (Alliance Select PPO Copayment Plus Plan) documents. Since EHB5 is based on this benchmark plan, it states "None" for all Prior Authorizations. However, QHP's do list additional benefits that require prior authorization. Dental services will be provided through a contract with a single PAHP with Delta Dental. For benefits provided by Qualified Health Plans, the state also authorizes benefit packages substantially equivalent/actuarially equivalent to the benefit package articulated in this document. Enter the specific name of the section 1937 coverage option selected, if other than Secretary-Approved. Otherwise, enter "Secretary-Approved." Secretary Approved.



Essential Health Benefit 1: Ambulatory patient service		Collapse All
Benefit Provided:	Source:	
Primary Care Illness/Injury Physician Services	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, includir benchmark plan: Primary Care Visit to Treat an Injury or Illness	ng the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Speciality Physician Services	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, includir benchmark plan:	ng the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Home Health Services	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
L		



paramedical personnel. Some examples bed; aid in bathing, dressing, feeding and	e continuing attention and assistance of licensed medical or trained of custodial care are assistance in walking and getting in and out of d other forms of assistance with normal bodily functions; sion of medication that can usually be self-administered. In order ed by physician.	Remove
Benefit Provided:	Source:	
Chiropractic Care	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, benchmark plan:	, including the spectric name of the source plan if it is not the base	
benchmark plan:	Source:	Remove
benchmark plan:	Source: Base Benchmark Small Group	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None Amount Limit: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None Amount Limit:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
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benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit, benchmark plan:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit, benchmark plan: Outpatient Facillity Fee, i.e. Ambulatory	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None , including the specific name of the source plan if it is not the base Surgery Center	Remove
benchmark plan: Benefit Provided: Surgery - Outpatient Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit, benchmark plan: Outpatient Facillity Fee, i.e. Ambulatory Benefit Provided:	Source: Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None including the specific name of the source plan if it is not the base Surgery Center Source:	Remove



Amount Limit:	Duration Limit:	
None	None	Remove
Scope Limit:		_
None		
Other information regarding this benefit benchmark plan:	it, including the specific name of the source plan if it is not the base	
enefit Provided:	Source:	
llergy Testing and Injections	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work)	it, including the specific name of the source plan if it is not the base	
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work)		
Other information regarding this benefit benchmark plan:	Source:	Remove
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided: hemotherapy-Outpatient	Source: Base Benchmark Small Group	Remove
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided:	Source:	Remove
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided: hemotherapy-Outpatient Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	Remove
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided: hemotherapy-Outpatient Authorization: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided: hemotherapy-Outpatient Authorization: None Amount Limit:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
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Other information regarding this benefit benchmark plan: Diagnostic Test (X-ray and Lab work) enefit Provided: hemotherapy-Outpatient Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	



Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	Remove
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, benchmark plan:	including the specific name of the source plan if it is not the base	
Outpatient Infusion Therapy		
enefit Provided:	Source:	
adiation Therapy - Outpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
	including the specific name of the source plan if it is not the base	
U Other information regarding this benefit,	including the specific name of the source plan if it is not the base Source:	
Conternation regarding this benefit, benchmark plan:		Remove
Curve Content of the second se	Source:	Remove
Other information regarding this benefit, benchmark plan: enefit Provided: vialysis-Outpatient	Source: Base Benchmark Small Group	Remove
Other information regarding this benefit, benchmark plan: enefit Provided: bialysis-Outpatient Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	Remove
Other information regarding this benefit, benchmark plan: enefit Provided: bialysis-Outpatient Authorization: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
Other information regarding this benefit, benchmark plan: enefit Provided: bialysis-Outpatient Authorization: None Amount Limit:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
Other information regarding this benefit, benchmark plan: enefit Provided: vialysis-Outpatient Authorization: None Amount Limit: None Scope Limit:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
Other information regarding this benefit, benchmark plan: benchmark plan: enefit Provided: bialysis-Outpatient Authorization: None Amount Limit: None Scope Limit: Covered as an inpatient in a hospital sett	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove



nefit Provided:	Source:	
ntal Services for Accidental Injury	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	Care must be completed within 12 months of	
Scope Limit:		
See Other Information below for Covered an	nd Not Covered services.	
benchmark plan:	uding the specific name of the source plan if it is not the base	
Duration limit continued: injury. Treatment group health plan.	must have occurred while the member was covered under this	
if: Based on a determination by a licensed de conditions that would create significant or un dental treatment or surgery if not rendered in Impacted teeth removal (surgical) as an inpat exists (such as hemophilia) that requires hosp Facial bone fracture reduction. Incisions of accessory sinus, mouth, salivary Jaw dislocation manipulation. Orthodontic services required for surgical ma Treatment of abnormal changes in the mouth Not Covered: General dentistry including, but not limited to endodontic services, periodontal services, inci- services unrelated to accidental injuries or su Injuries associated with or resulting from the Maxillary or mandibular tooth implants (osse	 ient or outpatient of a facility only when a medical condition obtalization. glands, or ducts. anagement of cleft palate. due to injury or disease. b, diagnostic and preventive services, restorative services, lirect fabrications, dentures and bridges, and orthodontic rgical management of cleft palate. act of chewing. 	
nefit Provided:	Source:	
esthesia-outpatient	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Saara Limite		
Scope Limit:		



the hospital. The same anesthetics that a	cal procedures where the patient does not need to stay overnight in re used in the operating room setting are used in the ambulatory ocal anesthetics. Sedation anesthetics are also given in the	Remove
Benefit Provided:	Source:	
Urgent Care/Walkin Centers	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
benchmark plan:	, including the specific name of the source plan if it is not the base	
Used for sudden illness or injury and wh emergency, urgent care, or immediate ca	to need to see a doctor right away. Clinics are often called minor are centers.	
emergency, urgent care, or immediate ca		
emergency, urgent care, or immediate ca Benefit Provided:	are centers.	Remove
emergency, urgent care, or immediate ca Benefit Provided:	Source:	Remove
emergency, urgent care, or immediate ca Benefit Provided: Benetic Testing	Source: Base Benchmark Small Group	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None Amount Limit:	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None Amount Limit: None	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None Amount Limit: None Scope Limit: Genetic testing for purely informational	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None Amount Limit: None Scope Limit: Genetic testing for purely informational Other information regarding this benefit, benchmark plan: Covered: Tests, screenings, imaging, an testing in the following situations: The n	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None I purposes is not covered.	Remove
emergency, urgent care, or immediate ca Benefit Provided: Genetic Testing Authorization: None Amount Limit: None Scope Limit: Genetic testing for purely informational Other information regarding this benefit, benchmark plan: Covered: Tests, screenings, imaging, an testing in the following situations: The n recognized standards, and the outcome o	are centers. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None I purposes is not covered. , including the specific name of the source plan if it is not the base ad evaluation procedures as medically necessary. Includes genetic nember is an appropriate candidate for a test under medically	Remove



Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	Remove
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Covered: Infertility treatment limited to diagnosic covered procedures (treatments) are received	s (only); benefits will end beginning on the day any non	
Other information regarding this benefit, including benchmark plan:	g the specific name of the source plan if it is not the base	
	fertilization; including forms of in vitro fertilization, or ity treatment if the result of voluntary sterilization, ersal of tubal ligation or vasectomy.	
enefit Provided:	Source:	
ospice Care - Outpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Terminally ill patients that have a life expectancy	of six months or less.	
Other information regarding this benefit, including benchmark plan:	g the specific name of the source plan if it is not the base	
support for persons in the last stages of a terminal	of six months or less. Services to provide comfort and illness and their families. In accordance with Section er age 21 (age 19 and 20 for purposes of this benchmark a curative care.	
enefit Provided:	Source:	
ccess to clinical trials	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		



		Remove
Benefit Provided:	Source:	_
TMJ / TMD	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None	
Scope Limit:		-
None		
	urgical medical treatment of TMJ dysfunction is covered if a Physician]
Covered Service. Surgical and non-su administers the treatment and it is me Benefit Provided:]
administers the treatment and it is me	edically necessary.	Remove
administers the treatment and it is me Benefit Provided:	edically necessary. Source:	Remove
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult	Source: Base Benchmark Small Group	Remove
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization:	edically necessary. Source: Base Benchmark Small Group Provider Qualifications:	Remove
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization: None	edically necessary. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization: None Amount Limit:	edically necessary. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization: None Amount Limit: None Scope Limit:	edically necessary. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove]]
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization: None Amount Limit: None Scope Limit: Exam only covered in case of illness	edically necessary. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove]
administers the treatment and it is me Benefit Provided: Hearing Exam - Adult Authorization: None Amount Limit: None Scope Limit: Exam only covered in case of illness Other information regarding this ben	edically necessary. Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None s or injury. Hearing aids are not covered. efit, including the specific name of the source plan if it is not the base	Remove]]]]]



Essential Health Benefit 2: Emergency services		Collapse All
Benefit Provided:	Source:	
Emergency Room Services	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
benchmark plan:		
Benefit Provided:	Source:	
Emergency Tranportation-Ambulance and Air Ambulan	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, including the benchmark plan:	e specific name of the source plan if it is not the base	e
		Add



Essential Health Benefit 3: Hospitalization		Collapse All
Benefit Provided:	Source:	
General Inpatient Hospital Care	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, i benchmark plan:	ncluding the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Inpatient Physician Services	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, i benchmark plan:	ncluding the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Inpatient Surgical Services	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		



benchmark plan:		Remove
Benefit Provided:	Source:	
Non-cosmetic Reconstructive Services	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit, incl benchmark plan:	uding the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Transplant Organ and Tissue	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
	ow/stem cell transfers, heart, heart and lung, kidney, liver, of transporting a living donor, expenses related to the purchase	
benchmark plan:	uding the specific name of the source plan if it is not the base	
Scope Limit continued: or supplies related mechanical or non-human organs associated	to the purchase of any organ, services, or supplies related to with transplant are not covered.	
Benefit Provided:	Source:	
Congenital abnormalities correction	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
	Duration Limit:	
Amount Limit:		



None		
Other information regarding this benefit, includin benchmark plan:	ng the specific name of the source plan if it is not the base	
Reconstructive Surgery]
enefit Provided:	Source:	
nesthesia-inpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		_
None		
benchmark plan:		
	Source:]
enefit Provided:	Source: Base Benchmark Small Group	Remove
enefit Provided:		Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment	Base Benchmark Small Group	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization:	Base Benchmark Small Group Provider Qualifications:	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit: None Scope Limit:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None g dietary supplements, foods, equipment, lab testing,	Remove]
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit: None Scope Limit: Weight reduction programs or supplies including examinations and prescription drugs are not cov	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None g dietary supplements, foods, equipment, lab testing,	Remove]]]]]
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit: None Scope Limit: Weight reduction programs or supplies including examinations and prescription drugs are not cov Other information regarding this benefit, includin benchmark plan:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None g dietary supplements, foods, equipment, lab testing, vered.	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit: None Scope Limit: Weight reduction programs or supplies including examinations and prescription drugs are not cov Other information regarding this benefit, including benchmark plan: enefit Provided:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None g dietary supplements, foods, equipment, lab testing, rered. ng the specific name of the source plan if it is not the base	Remove
enefit Provided: ariatric Surgery - Morbid Obesity Treatment Authorization: None Amount Limit: None Scope Limit: Weight reduction programs or supplies including examinations and prescription drugs are not cov Other information regarding this benefit, including	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None g dietary supplements, foods, equipment, lab testing, vered. ng the specific name of the source plan if it is not the base Source:	Remove Remove



Amount Limit:	Duration Limit:	
None	None	Remove
Scope Limit:		
None		
Other information regarding this benefit benchmark plan:	t, including the specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Radiation Therapy - inpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None	
Scope Limit:		
in the second se		
None	t, including the specific name of the source plan if it is not the base	
None Other information regarding this benefit benchmark plan:		
None Other information regarding this benefi	Source:	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction	Source: Base Benchmark Small Group	Remove
None Other information regarding this benefit benchmark plan: Benefit Provided:	Source:	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization:	Source: Base Benchmark Small Group Provider Qualifications:	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization: None Amount Limit:	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization: None Amount Limit: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization: None Amount Limit: None Scope Limit: None	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
None Other information regarding this benefit benchmark plan: Benefit Provided: Breast Reconstruction Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit	Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove



Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	Remove
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Terminally ill patient and have a life exp	ectancy of six months or less.	
Other information regarding this benefit, benchmark plan:	including the specific name of the source plan if it is not the base	
less. Services to provide comfort and sup families. In accordance with Section 2302	erminally ill patients that have a life expectancy of six months or oport for persons in the last stages of a terminal illness and their 2 of the Affordable Care Act, individuals under age 21 (age 19 and receive hospice care concurrently with curative care.	
enefit Provided:	Source:	
ospice Respite - Inpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	Limited to 15 days per lifetime for inpatient	
Scope Limit:		
None		
Other information regarding this benefit, benchmark plan:	including the specific name of the source plan if it is not the base	
Duration continued: hospice respite care care must be used in increments of not m	(can take place in a nursing home or hospital). Hospice respite ore than 5 days at a time.	
enefit Provided:	Source:	
ialysis-inpatient	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Covered as an inpatient in a hospital sett	ing or in a Medicare approved dialysis center (outpatient).	
Other information regarding this benefit, benchmark plan:	including the specific name of the source plan if it is not the base	
Renal Dialysis/Hemodialysis		



Add



Benefit Provided:	Source:	
Maternity/Preg-Pre&Post Care-deliv,inpat nutrition	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	-
None	Minimum maternity stay requirement of 48 hours	
Scope Limit:		-
Maternity services and newborn care not covered is person for surrogate only purposes. If individual n group she would be covered in that group.	f mother is a surrogate mother. Would not cover a neets requirements for coverage under the new adult	
Other information regarding this benefit, including benchmark plan:	the specific name of the source plan if it is not the base	_
	e otherwise. Includes delivery and complications of whether whether whether whether is a surrogate mother.	
section unless attending provider and mother choose pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided:	wborn care if the mother is a surrogate mother. are	
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca	wborn care if the mother is a surrogate mother.	Remove
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided:	wborn care if the mother is a surrogate mother. are Source:] Remove
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group] Remove
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications:	Remove
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services Authorization: None	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan] <u>Remove</u>]
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services Authorization: None Amount Limit:	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services Authorization: None Amount Limit: None	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:] Remove]]]
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services Authorization: None Amount Limit: None Scope Limit: None	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove]
pregnancy. Not covered-maternity services and new Delivery and all Inpatient Services for Maternity Ca Benefit Provided: Midwife Services Authorization: None Amount Limit: None Scope Limit: None Other information regarding this benefit, including	wborn care if the mother is a surrogate mother. are Source: Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: None	Remove]



enefit Provided:	Source:	
ental Health/Behavioral Health Inpatient Treatmen	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Residential treatment services are not covered.		
Other information regarding this benefit, including benchmark plan:	g the specific name of the source plan if it is not the base	
enefit Provided:	Source:	
ental Health/Behavioral Health Outpatient Treatme	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Residential treatment services are not covered.		
Other information regarding this benefit, including benchmark plan:	g the specific name of the source plan if it is not the base	
enefit Provided:	Source:	
bstance Abuse Inpatient Treatment	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		



benchmark plan:		Remove
Benefit Provided:	Source:	
Substance Abuse Outpatient Treatment	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	-
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None]
Scope Limit:		_
None		
Other information regarding this benefit, inc benchmark plan:	luding the specific name of the source plan if it is not the base	
Residential Facility services not covered.]
		Add



Essential Health Benefit 6: Prescrip	tion drugs			
Benefit Provided:				
Coverage is at least the greater same number of prescription de	Ų	1	e .	
Prescription Drug Limits (Che	eck all that apply.):	Authorization:	Provider Qualifications:	
Limit on days supply		No	State licensed	
Limit on number of p	rescriptions			
Limit on brand drugs				
Other coverage limits				
Preferred drug list				
Coverage that exceeds the min	imum requirements	or other:		
The prescription drug benefit w greater of: 1) one drug in every class as the base benchmark.		1		



Benefit Provided:	Source:	- 1
Physical Therapy, Occupational Therapy, Speech Thera	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None	
Scope Limit:		_
Occupational only for upper extremities. Not covere	d-Occupational therapy supplies, inpatient	
Other information regarding this benefit, including th benchmark plan:	e specific name of the source plan if it is not the base	
Scope continued: OT/PT in absence of separate medi therapy for stuttering or stammering not covered.	ical condition requiring hospitalization. Speech	
PT, OT and ST are considered hab/rehab services.		
Benefit Provided:	Source:	
Durable Medical Equipment	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Orthotics, wigs or hair pieces, pools, whirlpools, spar memberships are not covered.	s, common first aid supplies and health club	
Other information regarding this benefit, including the benchmark plan:	e specific name of the source plan if it is not the base	
Benefit Provided:	Source:	_
Prosthetics	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
	None	



None		Remove
	fit, including the specific name of the source plan if it is not the base	
Durable Medical Equipment]
enefit Provided:	Source:	
ardiac Rehabilitation	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		_
None		
	fit, including the specific name of the source plan if it is not the base	
benchmark plan: Outpatient Rehabilitation Services]
Outpatient Rehabilitation Services]
Outpatient Rehabilitation Services	Source:] Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing	Base Benchmark Small Group	Remove
Outpatient Rehabilitation Services	Base Benchmark Small Group Provider Qualifications:] Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization:	Base Benchmark Small Group Provider Qualifications:	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit: None	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit: None Scope Limit: None	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit:	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit: None Scope Limit: None Other information regarding this bene	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: Limited to 120 days per benefit year	Remove Image: Constraint of the second sec
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit: None Scope Limit: None Other information regarding this bene benchmark plan:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: Limited to 120 days per benefit year	Remove
Outpatient Rehabilitation Services enefit Provided: killed Nursing Authorization: None Amount Limit: None Scope Limit: None Other information regarding this bene benchmark plan: enefit Provided:	Base Benchmark Small Group Provider Qualifications: Selected Public Employee/Commercial Plan Duration Limit: Limited to 120 days per benefit year efit, including the specific name of the source plan if it is not the base Source:	Remove



Amount Limit:	Duration Limit:	Remove
None	None	Kelliovo
Scope Limit:		
None		
Definition of the state of the	benefit, including the specific name of the source plan if it is not the bas	e
	benefit, including the specific name of the source plan if it is not the bas	e
Definition of the state of the	benefit, including the specific name of the source plan if it is not the bas	e
Definition of the state of the	benefit, including the specific name of the source plan if it is not the bas	e Add



Essential Health Benefit 8: Laboratory servic	es	Collapse All
Benefit Provided:	Source:	
Lab Tests	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit benchmark plan:	, including the specific name of the source plan if it is not the ba	ise
Diagnostic Tests (X-ray and lab work)		
Benefit Provided:	Source:	
X-rays	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		
Other information regarding this benefit benchmark plan:	, including the specific name of the source plan if it is not the ba	ise
Diagnostic Tests (X-ray and lab work)		
Benefit Provided:	Source:	
Imaging - MRI, CT and PET	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
None		



benchmark plan:		Remove
Benefit Provided:	Source:	
Diagnostic Genetic Tests	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		_
Genetic testing for purely informati	onal purposes is not covered.	
benchmark plan:		
enefit Provided:	Source:	
athology	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None	
Scope Limit:		_
None		
benchmark plan:	hefit, including the specific name of the source plan if it is not the base	٦
Services related to a covered diagno	sis or when ordered by a provider are covered.	
enefit Provided:	Source:	_
leep Studies	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	_
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_



None	Remove
Other information regarding this benefit, including the specific name of the source plan if it is not the base benchmark plan:	
Must be administered by a sleep specialist.	
	Add



Essential Health Benefit 9: Preventive and wellness services and chronic disease management

Collapse All

The state/territory must provide, at a minimum, a broad range of preventive services including: "A" and "B" services recommended by the United States Preventive Services Task Force; Advisory Committee for Immunization Practices (ACIP) recommended vaccines; preventive care and screening for infants, children and adults recommended by HRSA's Bright Futures program/project; and additional preventive services for women recommended by the Institute of Medicine (IOM).

Benefit Provided:	Source:	
Diabetes - med necessary equip & supplies educatio	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	None	
Scope Limit:		
Diabetes education 10 hours in the first year and 2 h	ours follow-up annually.	
benchmark plan:	ne specific name of the source plan if it is not the base	
Durable Medical Equipment		
Benefit Provided:	Source:	
Prostate cancer screening	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
None	one exam per year	
Scope Limit:		
Men 50-64 years		
Other information regarding this benefit, including the benchmark plan:	ne specific name of the source plan if it is not the base	
Benefit Provided:	Source:	
Foot Care	Base Benchmark Small Group	
Authorization:	Provider Qualifications:	
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	
	Durution Linit.	



Scope Limit:

Services covered provided they are medically necessary. Routine foot care (i.e. removal of corns and calluses, clipping nails, treatment of flat feet of fallen arches, etc.) are not covered.

Other information regarding this benefit, including the specific name of the source plan if it is not the base benchmark plan:

Remove

Add



Essential Health Benefit 10: Pediatric services including oral and vision care Co		Collapse All 🗌
Benefit Provided:	Source:	
Medicaid State Plan EPSDT Benefits	Base Benchmark Small Group	Remove
Authorization:	Provider Qualifications:	-
None	Selected Public Employee/Commercial Plan	
Amount Limit:	Duration Limit:	_
None	None	
Scope Limit:		_
Age 19 and 20 will receive EPSDT services		
Other information regarding this benefit, inc benchmark plan:	luding the specific name of the source plan if it is not the base	
L		Add



Other Covered Benefits from Base Benchmark

Collapse All



Base Benchmark Benefits Not Covered due to Substitution or Duplication

Collapse All



☑ Other Base Benchmark Benefits Not Covered		Collapse All
Base Benchmark Benefit not Included in the Alternative Benefit Plan:	Source: Base Benchmark	Remove
Newborn Child Coverage		
Explain why the state/territory chose not to include t	his benefit:	
This service is covered under the base benchmark plapopulation that is for ages 19-64. The adult member		
		Add



n Benefits	Collapse All 🗌
Source:	
Section 1937 Coverage Option Benchmark Benefi Package	t
Provider Qualifications:	_
Other	
Duration Limit:	_
Based on each service - see below	
	_
	_
ist) onths apart) tths)) nths apart) nths for first 24 mo. post surgery and therapy) onths) tt allow a member to maintain basic functions (such as ting in an imminent time frame to a more serious ections.	
	Source: Section 1937 Coverage Option Benchmark Benefit Package Provider Qualifications: Other Duration Limit: Based on each service - see below ist) ist) mths apart) ths) nths apart) nths for first 24 mo. post surgery and therapy) onths) t allow a member to maintain basic functions (such as ting in an imminent time frame to a more serious ections.



Other 1937 Benefit Provided:	Source:	
Denture Services	Section 1937 Coverage Option Benchmark Benefit Package	Remove
Authorization:	Provider Qualifications:	
Authorization required in excess of limitation	Other	
Amount Limit:	Duration Limit:	
See 'Other'	None	
Scope Limit:		
See 'Other'		
Other:		
Complete dentures for edentulous and partial for rep Extractions - related to delivery of dentures; Denture adjustments and repairs (2 adjustments/rep		



Additional Covered Benefits (This category of benefits is not applicable to the adult group under section 1902(a)(10)(A)(i)(VIII) of the Act.)

Collapse All

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Benefits Assurances ABP7
EPSDT Assurances
If the target population includes persons under 21, please complete the following assurances regarding EPSDT. Otherwise, skip to the Prescription Drug Coverage Assurances below.
The alternative benefit plan includes beneficiaries under 21 years of age. Yes
The state/territory assures that the notice to an individual includes a description of the method for ensuring access to EPSDT services (42 CFR 440.345).
The state/territory assures EPSDT services will be provided to individuals under 21 years of age who are covered under the state/territory plan under section 1902(a)(10)(A) of the Act.
Indicate whether EPSDT services will be provided only through an Alternative Benefit Plan or whether the state/territory will provide additional benefits to ensure EPSDT services:
○ Through an Alternative Benefit Plan.
• Through an Alternative Benefit Plan with additional benefits to ensure EPSDT services as defined in 1905(r).
Per 42 CFR 440.345, please describe how the additional benefits will be provided, how access to additional benefits will be coordinated and how beneficiaries and providers will be informed of these processes in order to ensure individuals have access to the full EPSDT benefit.
Indicate whether additional EPSDT benefits will be provided through fee-for-service or contracts with a provider:
• State/territory provides additional EPSDT benefits through fee-for-service.
○ State/territory contracts with a provider for additional EPSDT services.
Other Information regarding how ESPDT benefits will be provided to participants under 21 years of age (optional):
Prescription Drug Coverage Assurances
The state/territory assures that it meets the minimum requirements for prescription drug coverage in section 1937 of the Act and implementing regulations at 42 CFR 440.347. Coverage is at least the greater of one drug in each United States Pharmacopeia (USP) category and class or the same number of prescription drugs in each category and class as the base benchmark.
The state/territory assures that procedures are in place to allow a beneficiary to request and gain access to clinically appropriate prescription drugs when not covered.
The state/territory assures that when it pays for outpatient prescription drugs covered under an Alternative Benefit Plan, it meets the requirements of section 1927 of the Act and implementing regulations at 42 CFR 440.345, except for those requirements that are directly contrary to amount, duration and scope of coverage permitted under section 1937 of the Act.
The state/territory assures that when conducting prior authorization of prescription drugs under an Alternative Benefit Plan, it complies with prior authorization program requirements in section 1927(d)(5) of the Act.
Other Benefit Assurances



- The state/territory assures that substituted benefits are actuarially equivalent to the benefits they replaced from the base benchmark plan, and that the state/territory has actuarial certification for substituted benefits available for CMS inspection if requested by CMS.
- ✓ The state/territory assures that individuals will have access to services in Rural Health Clinics (RHC) and Federally Qualified Health Centers (FQHC) as defined in subparagraphs (B) and (C) of section 1905(a)(2) of the Social Security Act.
- ✓ The state/territory assures that payment for RHC and FQHC services is made in accordance with the requirements of section 1902(bb) of the Social Security Act.
- The state/territory assures that it will comply with the requirement of section 1937(b)(5) of the Act by providing, effective January 1, 2014, to all Alternative Benefit Plan participants at least Essential Health Benefits as described in section 1302(b) of the Patient Protection and Affordable Care Act.
- ✓ The state/territory assures that it will comply with the mental health and substance use disorder parity requirements of section 1937(b)(6) of the Act by ensuring that the financial requirements and treatment limitations applicable to mental health or substance use disorder benefits comply with the requirements of section 2705(a) of the Public Health Service Act in the same manner as such requirements apply to a group health plan.
- ✓ The state/territory assures that it will comply with section 1937(b)(7) of the Act by ensuring that benefits provided to Alternative Benefit Plan participants include, for any individual described in section 1905(a)(4)(C), medical assistance for family planning services and supplies in accordance with such section.
- The state/territory assures transportation (emergency and non-emergency) for individuals enrolled in an Alternative Benefit Plan in accordance with 42 CFR 431.53.

✓ The state/territory assures, in accordance with 45 CFR 156.115(a)(4) and 45 CFR 147.130, that it will provide as Essential Health Benefits a broad range of preventive services including: "A" and "B" services recommended by the United States Preventive Services Task Force; Advisory Committee for Immunization Practices (ACIP) recommended vaccines; preventive care and screening for infants, children and adults recommended by HRSA's Bright Futures program/project; and additional preventive services for women recommended by the Institute of Medicine (IOM).

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OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

ABP8

Service Delivery Systems

Provide detail on the type of delivery system(s) the state/territory will use for the Alternative Benefit Plan's benchmark benefit package or benchmark-equivalent benefit package, including any variation by the participants' geographic area.

Type of service delivery system(s) the state/territory will use for this Alternative Benefit Plan(s).

Select one or more service delivery systems:

Managed care.

Fee-for-service.

Other service delivery system.

Fee-For-Service Options

Indicate whether the state/territory offers traditional fee-for-service and/or services managed under an administrative services organization:

Traditional state-managed fee-for-service

O Services managed under an administrative services organization (ASO) arrangement

Please describe this fee-for-service delivery system, including any bundled payment arrangements, pay for performance, fee-for-service care management models/non-risk, contractual incentives as well as the population served via this delivery system.

All EPSDT benefits not provided by the qualified health plans will be provided in a manner consistent with the state plan.

Additional Information: Fee-For-Service (Optional)

Provide any additional details regarding this service delivery system (optional):

Other Service Delivery Model

Name of service delivery system:

Premium Assistance as described in 42 CFR § 435.1015.

Provide a narrative description of the model:

Iowa will utilize a premium assistance model; health insurance for this population will be purchased through a Qualified Health Plan (QHP) in the Iowa Marketplace. Members will have a choice of a pre-selected QHP or coverage in the Iowa Wellness plan.

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Transmittal Number: IA 14-0024 Approval Date: March 23, 2015 Effective Date: October 1, 2014



OMB Control Number: 0938-1148

OMB Expiration date: 10/31/2014

Employer Sponsored Insurance and Payment of Premiums	ABP9
The state/territory provides the Alternative Benefit Plan through the payment of employer sponsored insurance for participants with such coverage, with additional benefits and services provided through a Benchmark or Benchmark-Equivalent Benefit Package.	Yes
Provide a description of employer sponsored insurance, including the population covered, the amount of premium assistance population, employer sponsored insurance activities including required contribution, cost-effectiveness test requirements, ar benefit information:	
The state assures that employer sponsored insurance (ESI) coverage is established in sections 3.2 and 4.22(h) of the state's a Medicaid state plan. The beneficiary will be enrolled in the Iowa Wellness Plan. The beneficiary will receive a benefit pack that includes a wrap of benefits around the employer sponsored insurance plan that equals the benefit package in the alternative benefits plan known as the Iowa Wellness plan. The beneficiary will not be responsible for payment of premiums or other constant sharing that exceeds nominal levels as established at 42 CFR part 447 subpart A.	kage tive
The state/territory otherwise provides for payment of premiums.	Yes
Provide a description including the population covered, the amount of premium assistance by population, required contribut cost-effectiveness test requirements, and benefits information.	ions,
The State pays premiums for members receiving services through a QHP under this program.	
Other Information Regarding Employer Sponsored Insurance or Payment of Premiums:	

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OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

General Assurances ABP1		
Economy and Efficiency of Plans		
The state/territory assures that Alternative Benefit Plan coverage is provided in accordance with Federal upper payment limit requirements and other economy and efficiency principles that would otherwise be applicable to the services or delivery system through which the coverage and benefits are obtained.		
Economy and efficiency will be achieved using the same approach as used for Medicaid state plan services.		
Please describe your approach below:		
Members who have coverage through a Qualified Health Plan (QHP), will have their coverage managed by the QHP and such coverage will be provided in accordance with the federal and state requirements of a QHP on the Marketplace.		
Compliance with the Law		
The state/territory will continue to comply with all other provisions of the Social Security Act in the administration of the state/ territory plan under this title.		
The state/territory assures that Alternative Benefit Plan benefits designs shall conform to the non-discrimination requirements at 42 CFR 430.2 and 42 CFR 440.347(e).		
The state/territory assures that all providers of Alternative Benefit Plan benefits shall meet the provider qualification requirements of		

the Base Benchmark Plan and/or the Medicaid state plan.

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OMB Control Number: 0938-1148 OMB Expiration date: 10/31/2014

Payment Methodology

ABP11

Alternative Benefit Plans - Payment Methodologies

✓ The state/territory provides assurance that, for each benefit provided under an Alternative Benefit Plan that is not provided through managed care, it will use the payment methodology in its approved state plan or hereby submits state plan amendment Attachment 4.19a, 4.19b or 4.19d, as appropriate, describing the payment methodology for the benefit.

An attachment is submitted.

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