California Mandated Benefits

This is a list of the benefits that are required to be included in any healthcare insurance issued in the state of California

➢ Immediate accident and sickness coverage to each newborn infant and adoptive child.
➢ Involuntary complications of pregnancy, at regular policy benefits. Limited to those policies which provide maternity benefits.
➢ Diethylstibestrol (DES – synthetic estrogen) conditions or exposure.
➢ General anesthesia for dental procedures performed in a hospital or surgery center on patients under age seven, the developmentally disabled and certain other patients.
➢ Surgical procedures for jawbone conditions (TMJ).
➢ Comprehensive preventative care for children age 16 and under in accord with certain guidelines established by the American Academy of Pediatrics. (Applies to group policies only).
➢ Breast cancer screening, diagnosis, and treatment, including prosthetic devices and reconstructive surgery.
➢ Mammograms.
➢ Prosthetic devices to restore a method of speaking incidental to a laryngectomy (larynx removal).
➢ Prostate cancer screening/diagnosis.
➢ Reconstructive surgery, as defined.
➢ Requiring any policy providing coverage for long-term care facility services or home-based case to cover persons with certain degenerative illnesses, including Alzheimer's disease (except for preexisting conditions).
➢ Annual cervical cancer screening test if policy includes coverage for treatment/surgery of cervical cancer.
➢ Mandated benefit for all generally medically accepted cancer screening tests.
➢ Second opinion when requested by insured or health professional treating an insured.
➢ Testing and treatment, including formulas and special food products of phenylketonuria (PKU – which is a genetic disorder leading to mental retardation).
➢ Mandated benefit, in certain policies which provide maternity benefit, for participation in the Expanded Alpha Feto Protein (AFP) prenatal testing program (Hormone which can lead to tumors and kidney disease).
➢ Services related to diagnosis, treatment, and appropriate management of osteoporosis.
➢ Mandated benefit requiring any policy providing prescription drugs to cover drugs which are prescribed for a use that is different from the use for which the drug has been approved by the FDA.
➢ Mandated benefit requiring any policy providing prescription drugs to cover a variety of FDA approved prescription contraceptive methods.
➢ Diagnosis/treatment of severe mental illnesses (adults and children) and serious emotional disturbances of children.
➢ Routine patient care costs related to cancer clinical trials.
➢ Equipment, supplies (including prescriptions if prescription coverage is included), and self-management training for the management and treatment of diabetes.

California Mandated Offerings

This is a list of the benefits that are required to be offered for inclusion in any healthcare insurance issued in the state of California

➢ Coverage of infertility treatment.
➢ Screening for blood lead levels for children.
➢ Domestic partnership coverage if dependent coverage is offered.
➢ Group coverage to physically handicapped individual members of the group.
➢ Comprehensive preventive care of children ages 17 and 18 in accord with certain guidelines established by the American Academy of Pediatrics.
➢ Coverage for treatment of alcoholism.
➢ Coverage for orthotic and prosthetic devices.
➢ Coverage for prenatal diagnosis of genetic disorders if maternity coverage is present.
➢ Coverage for home health care.
➢ Special footwear related to foot disfigurement.
➢ Mandated offer of coverage, in a policy which provides coverage for brain disorders, for certain specified biologically based severe mental disorders.
➢ Coverage for mental and nervous disorders.
➢ Coverage for acupuncture.
➢ Coverage for diabetic daycare self-management education programs.