



Mandate Benefit Definition Memo

January 2008

Introduction

A health insurance “mandate” is a requirement that an insurance company or health plan cover (or offer coverage for) health care providers, benefits and patient populations. Sometimes states require the mandate be covered; sometimes they only require that it be offered to employers and/or individuals, who can then choose whether to include it in their policy. Insurers must adjust their premiums accordingly.

Mandates include:

- Providers such as chiropractors and podiatrists, but also social workers and massage therapists.
- Benefits such as mammograms, well-child care and even drug and alcohol abuse treatment, but also acupuncture and hair prostheses (wigs).
- And populations such as adopted and non-custodial children.

It is important to note that mandating providers is similar to mandating a benefit. If a law requires an insurance carrier to add a certain provider to a health insurance policy, then the benefits associated with such care are typically covered. For example, if a state does not mandate chiropractic care coverage, but does mandate chiropractors as a covered provider, the costs associated with chiropractic care are paid for by insurance.

The definitions provided below are largely based on what is usually specified in the enacted legislation and are not intended to be comprehensive medical definitions.

Mandated Benefit	Definition
AIDS Vaccine	Specific vaccine for AIDS. A vaccine is not currently available, so the mandate provides AIDS vaccine should it become available.
Alcoholism	Alcohol dependence. Mandate provides for evaluation and treatment.
Alzheimer's	A brain disease that causes a steady decline in memory, thinking and behavior. Mandate provides for evaluation and treatment.

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Ambulatory Surgery Centers	Mandate allows treatment and/or surgery to take place in an Ambulatory Surgery Center (ASC), which is a facility where surgeries are performed on an outpatient basis and do not require hospital admission.
Ambulance	Emergency treatment mobile facility. Often referred to as a “mobile emergency room.” Mandate allows for transportation by this specific type of vehicle.
Ambulatory Cancer Treatment	Mandates payment for outpatient oncology surgeries and procedures.
Anti-Psychotic Drugs	Brain disorder medications (e.g., schizophrenia). Mandate provides for treatment using such medications.
Autism	Autism is a brain disorder that affects three areas of development: communication, social interaction, and creative or imaginative play. Mandate provides for evaluation and treatment services.
Bilateral Cochlear Implant	A cochlear implant is a surgically implanted device that provides a sense of sound to a person who is significantly deaf. Unlike a hearing aid, the cochlear implant does not amplify sound but stimulates the auditory nerves inside the cochlea with electric impulses. Mandate provides for evaluation and implantation in both ears.
Birthing Centers/Midwives	Birthing centers are places in which to deliver babies. Midwives are individuals who aid in the birth of babies. Mandate provides delivery of a baby by a midwife, who may deliver a baby in his/her own home, at a birthing center or a patient’s home.
Blood Lead Poisoning	Blood lead poisoning is a specific-substance poisoning that may be derived from lead sources such as lead-based paint, folk medicine and imported pottery. Mandate provides for evaluation and treatment services.

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Blood Products	Any product derived from human blood, including but not limited to blood plasma, platelets, red or white corpuscles, and derived licensed products such as interferon. Most commonly applies to blood transfusions, particularly for hemophiliacs. Mandate provides for supplies.
Bone Marrow Transplants	Bone marrow transplantation is a treatment for those who have cancer as well as diseases of the immune system, anemia, inherited diseases of the bone marrow such as sickle cell anemia, and some metabolic diseases. Involves replacing diseased marrow with healthy marrow, injected into the bloodstream via an intravenous tube. The marrow may come from a healthy donor, or healthy stem cells may be collected from the blood of the patient. Mandate provides for transplant.
Bone Mass Measurement	Osteoporosis is a thinning and weakening of the bones that leads to fractures. Mandate provides for evaluation and treatment services. In some states, the mandate includes all technologies approved by the U.S. Food and Drug Administration (FDA), and bone mass measurement technologies as deemed medically appropriate.
Brain Injury	A brain injury is a blow or jolt to the head or a penetrating head injury that disrupts brain function. Brain injuries may range from mild (i.e., a brief change in mental status or consciousness) to severe (i.e., an extended period of unconsciousness or amnesia after injury). A brain injury may result in short- or long-term complications, limiting independent function. Mandate provides for diagnosis and treatment.
Breast Reconstruction	Breast reconstruction involves replacing breast tissue (lost during mastectomy, trauma or congenital defects) and the creation of a new breast form. Mandate provides for evaluation and reconstruction.
Breast Reduction	Provides for medically necessary breast reduction diagnostics, surgery and recovery.

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Cancer Pain Medication Therapies	Such therapies include a pain assessment and management, inpatient and outpatient referral to a pain specialist for assessment and treatment planning, short- and long-term multimodality treatments, and follow-up, including side-effect management. Therapies may include durable medical equipment to administer medicine therapies. Mandate provides for evaluation and therapies.
Cervical Cancer Screening	A cancer (or abnormalities that may lead to cancer) of the cervix. Mandate provides for evaluation and treatment. Some states specify that the screening mandate includes both a Pap test (also known as a Pap smear) and a pelvic exam. Other states mandate just the Pap test.
Chemotherapy	Chemotherapy is a treatment with medications that targets cancer cells. It usually involves one or more drugs and is often used in conjunction with other therapies such as surgery, radiation, biological therapy and bone marrow transplants. Mandate provides for treatment.
Chlamydia	A sexually transmitted infection which is caused by bacteria known as Chlamydia Trachomatis. Mandate provides for evaluation and treatment.
Cleft Lip and Palate	Cleft lip and cleft palate are congenital defects, or birth defects, which occur very early in pregnancy. A cleft lip is a separation of the two sides of the lip. The separation often includes the bones of the upper jaw and/or upper gum. A cleft palate is an opening in the roof of the mouth in which the two sides of the palate did not fuse, or join together, as the unborn baby was developing. Treatments vary but may include several different types of services, (e.g., surgery, dental and/or orthodontic care, and speech therapy). Mandate provides for evaluation and treatment.
Clinical Trials	Clinical trials are investigative therapies or controlled tests of a new drug or medical device on human subjects under the direction of the FDA. Mandate (typically for cancer) requires payment

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	for expenses associated with the clinical trial.
Colorectal Cancer Screening	Colon cancer (also commonly called colorectal cancer) refers to any cancer in the colon, rectum, appendix and anus. Mandate provides for evaluation.
Contraceptives	Birth control pharmaceuticals and devices. Mandate provides coverage for a range of FDA-approved prescription contraceptive drugs and devices.
Congenital Bleeding Disorders	Inherited bleeding condition typically associated with low levels or complete absence of a blood protein essential for clotting such as hemophilia and Von Willebrands. Mandate provides for evaluation and treatment.
Dental Anesthesia	Mandate provides for oral anesthesia during treatment, but most often limited to the young and infirm.
Diabetes Self-Management	Diabetes (also called Diabetes Mellitus) is a disorder of carbohydrate metabolism. Mandate promotes self-management of the disease through payment for evaluation, supplies, education and treatment.
Diabetic Supplies	Mandate provides for evaluation and supplies of durable medical equipment and certain medicines for diabetics.
Drug Abuse Treatment	Mandate provides for evaluation, education and treatment of those dependent on both legal and illegal drugs.
Early Intervention Service	Provides for reimbursement up to \$5,000 per child from birth to age three for numerous therapies, including speech and language therapy, physical therapy, case management, nutrition service plan development and review, nursing services and assistive technologies.
Emergency Services	Mandate provides for appropriate medical care in emergency situations based upon the “prudent

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	layperson" standard.
Habilitative Services for Congenital or Genetic Defects	Congenital or genetic birth defect means a defect existing at or from birth, including autism and cerebral palsy. Habilitative services include occupational therapy, physical therapy and speech therapy. Mandate is for the evaluation and treatment of a child to enhance the child's ability to function.
Hair Protheses	Mandate provides for wigs used for hair loss due to chemotherapy.
Hearing Aid	Device to aid in hearing. Mandate provides for evaluation and the hearing aid(s), but is oftentimes limited to children.
Home Health Care	Home health care is meant to allow patients more independence and avoid the higher costs of nursing homes by receiving medical care within their own home. Mandate provides for evaluation and care.
Hormone Replacement Therapy	Hormone replacement therapy (HRT) is a system of medical treatment for premenopausal and postmenopausal women. The treatment involves a series of drugs designed to artificially boost hormone levels. The main types of hormones involved are estrogens, progesterone or progestin, and sometimes testosterone. Mandates coverage.
Hospice Care	Typically an interdisciplinary health care team of physicians, nurses, social workers, counselors, home health aides and therapists who provide care for people in the last months of life so that a person may live as fully and comfortably as possible. Mandate provides for evaluation and care.
HPV Vaccine	Requires insurers cover a specific vaccine against the Human Papillomavirus (HPV), which causes cervical cancer and genital warts.
In Vitro Fertilization	A fertility procedure to achieve pregnancy. Mandate provides for evaluation and procedure.

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Kidney Disease	Kidney disorders. Mandate provides for evaluation and treatment, usually dialysis. In some states, mandate may include a kidney transplant.
Long-Term Care	A broad range of supportive medical, personal and social support services needed by people who are unable to meet their basic living needs for an extended period of time. This support can be offered at home or in an institution (e.g., nursing home). Mandate provides for evaluation and care.
Lyme Disease	Transmitted by the bite of a deer tick and caused by the spirochete (spiral shaped bacteria) <i>Borrelia burgdorferi</i> . Mandate includes evaluation and treatment.
Mammogram	An x-ray of the breast used to detect breast changes in women. Mandate provides for the x-ray and evaluation.
Mastectomy	Surgical removal of a portion or the entire breast, usually to treat breast cancer. Mandate includes evaluation and treatment.
Mastectomy Minimum Stay	Those insurers that provide coverage for mastectomies must allow a patient to remain in the hospital for a minimum specified amount of time following the mastectomy.
Maternity	Mandate provides for prenatal and postpartum doctor evaluation and care during pregnancy.
Maternity Minimum Stay	Those insurers that provide coverage for maternity must allow a patient to remain in the hospital for a minimum specified amount of time (usually one to two days for vaginal delivery and three to four days for cesarean delivery) following the delivery of a baby.
Mental Health General Benefits	Although most states define mental health as a state of emotional and psychological well-being, they often differ on what they include in evaluation and treatment. The mandate provides for the payment of mental health evaluation and treatment.

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Mental Health Parity	The parity requirements apply only to plans that include mental health benefits in their benefit package. A health plan may not place annual or lifetime dollar limits on mental health benefits that are lower or less generous than annual or lifetime dollar limits for medical and surgical benefits offered under that plan.
Minimum Hysterectomy Stay	A hysterectomy is an operation to remove a woman’s uterus. Those insurers that provide coverage for a hysterectomy must allow a patient to remain in the hospital for a minimum specified amount of time.
Minimum Testicular Cancer Stay	Testicular cancer is a result of malignant cells in the testicle. Those insurers that provide coverage for testicular cancer treatment must allow a patient to remain in the hospital for a minimum specified amount of time.
Morbid Obesity Treatment	Morbid obesity is a state of being overweight to the extent that it could prevent normal activity or bodily function and cause a serious illness or disorder. The mandate provides for evaluation, education and treatment.
Neurodevelopment Therapy	Neurodevelopment therapies are targeted at brain function and behavior. Neurodevelopment therapy may include speech, occupational and physical therapy. Mandate provides for evaluation and therapy.
Newborn Hearing Screening	Testing newborns for hearing related disorders. Mandate provides for evaluation.
Newborn Sickle Cell Anemia Screening	A chronic, usually fatal anemia marked by sickle-shaped red blood cells, occurring most often in people of African descent, and characterized by episodic pain in the joints, fever, leg ulcers and jaundice. Mandate provides for evaluation.
Off-Label Drug Use	Coverage or offering of drugs for treating a particular disease even though they are not approved for a specific purpose by the FDA.
Orthotics/Prosthetics	Orthotics deals with the use of specialized mechanical devices to support or supplement

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	weakened or abnormal joints or limbs. Prosthetics deals with the production and application of artificial body parts. Mandate provides for evaluation, treatment and supplies.
Ostomy Procedure and Related Supplies	An ostomy is a surgically created opening in which a portion of the urinary tract or digestive tract is brought to the abdominal surface, where waste is expelled. Mandate provides evaluation, treatment and supplies.
Other Infertility Services	Other fertility methods (excluding In Vitro Fertilization mentioned above) such as coverage for alternative medicines, natural family planning, etc.
Ovarian Cancer Screening	Cancer in the ovaries. Mandate provides for the evaluation.
Pediatric Asthma Education and Self-Management	Asthma is a chronic respiratory disease characterized by recurring attacks of labored breathing, chest constriction and/or coughing. Mandate provides benefits for equipment, supplies, and medication for the diagnosis, treatment and management of pediatric asthma and for pediatric asthma self-management education.
PKU/Formula	Inherited metabolic diseases such as phenylketonuria (PKU), which is a genetically determined abnormality caused by a missing enzyme called phenylalanine hydroxylase. Mandate provides for evaluation, education, treatment and supplies like formula or special foods.
Port-Wine Stain Elimination	A port-wine stain is a vascular birthmark made of enlarged capillaries in the skin which produce a reddish-purplish discoloration of the skin. Mandate provides for evaluation and treatment.
Prescription Drugs	Coverage for pharmaceuticals.
Prostate Cancer Screening	Prostate cancer is the growth of malignant prostate glandular cells in the prostate gland. Mandate provides for the evaluation.

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Psychotropic Drugs	A psychoactive drug or psychotropic substance is a chemical that alters brain function, resulting in temporary changes in perception, mood, consciousness or behavior. Coverage includes, for example, physician-prescribed psychotropic drugs when used to control symptoms related to dementia or Alzheimer's disease.
Rehabilitation Services	Rehabilitation from surgery, includes facility and exercise deemed appropriate by a physician. Mandate provides for evaluation and services.
Second Surgical Opinion	Allows insured to seek a second opinion regarding surgery options.
Smoking Cessation	Provides for smoking cessation services to help the beneficiary stop using tobacco products. May include counseling services as well.
Telemedicine	Mandate provides that health plans pay for telemedicine when it relates to the medical diagnosis and care in the delivery of health care services for a health plan enrollee.
Testicular Cancer	Testicular cancer forms in tissues of the testis. Mandate provides for diagnosis and treatment.
TMJ Disorders	TMJ, temporomandibular joint disorder, is caused by displacement of the cartilage where the lower jaw connects to the skull. Mandate provides for the evaluation and treatment.
Varicose Vein Removal	Varicose veins are caused by swollen or enlarged blood vessels. Provides for coverage of diagnosis and vein removal.
Vision Care Services	Provides for services which may include an eye exam, eyeglass and contact fittings and replacements and/or repair.
Well Child Care Mandate	Provides for childhood immunization and/or annual exams by a pediatrician.
Wilm's Tumor	A specific kidney cancer commonly found in children. Mandate provides for evaluation and treatment.

Mandated Provider	Definition
Acupuncturist	Provides treatment to relieve pain, prevent illness and to aid healing. Acupuncture is based on traditional Chinese medicine. It involves stimulating specific areas of the body, usually by inserting very fine needles into carefully selected parts of the body.
Athletic Trainer	Athletic trainers specialize in preventing, recognizing, managing and rehabilitating injuries that result from physical activity. Provides for reimbursement for services rendered by a certified athletic trainer.
Chiropodist	Provides diagnosis and treatment of diseases of the human foot. Also called a podiatrist.
Chiropractor	Provides therapy that utilizes the interrelationship between the body's musculoskeletal structure and the body's function as a whole by focusing on the spinal column and the nervous system.
Dentist	Provides evaluation, diagnosis, prevention and/or treatment (nonsurgical, surgical or related procedures) of diseases, disorders and/or conditions of the mouth, maxillofacial area and/or the adjacent and associated structures and their impact on the human body.
Denturist	Provides dentures and other dental appliances (making and fitting) as a direct service to the public rather than through a licensed dentist.
Dietician	Provides nutrition and diet information.
Drug Abuse Counselor	Provides counseling to help patients identify behaviors and problems related to their addiction(s). Mandate provides for diagnosis and treatment.
First Nurse Assistant	Also called a certified nurse assistant (or CNA). A CNA provides personal care to residents or patients under the supervision of a registered nurse (RN) or licensed practical nurse (LPN).

Mandated Provider	Definition
Lay Midwife	A midwife who has entered the profession as an apprentice to a practicing midwife rather than attending a formal school program. Provides aid in the delivery of babies and does not have to be in a hospital setting.
Licensed Health Professional	Provides aid in identifying or preventing or treating illness or disability. It is anyone who is licensed to practice medicine at whatever level in the state, though each state defines it differently.
Marriage Therapist	Provides counsel on marital problems and disagreements.
Massage Therapist	Provides hands-on treatment to parts of the body to increase circulation and promote relaxation.
Naturopath	Provides primary health care relying on natural healing mechanisms and medicines.
Nurse Anesthetist	A person who, after completing the basic education of a nurse, is further trained in the supervised administration of anesthetics.
Nurse Midwife	A person formally educated and certified to practice in the two disciplines of nursing and midwifery.
Nurse Practitioner	A registered nurse (RN) with special training for providing primary health care, including many tasks customarily performed by a physician.
Nurse	A person who is educated and trained to care for the sick or disabled.
Occupational Therapist	Performs physical therapy involving the therapeutic use of crafts and hobbies for the rehabilitation of handicapped or convalescing patients.
Optician	Constructs and/or sells optical items and instruments as well as reads prescriptions for visual correction, orders lenses, and dispenses eyeglasses and contact lenses.
Optometrist	Examines the eyes for visual defects, diagnoses

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	problems or impairments, and prescribes corrective lenses or provides other types of treatment.
Oral Surgeon	Performs diagnosis, surgical and related management of diseases, injuries, and defects that involve both the functional and esthetic aspects of the oral and maxillofacial regions. Includes preventive, reconstructive, or emergency care for the teeth, mouth, jaws and facial structures.
Osteopath (D.O.)	Typically referred to as a Doctor of Osteopathy (D.O.). Provides therapy based on a more holistic theory that the normal body is a vital mechanical organism whose structural and functional states are of equal importance and is capable of making its own remedies against infections and toxic conditions when there are favorable environmental circumstances and adequate nutrition.
Pain Management Specialist	Provides aid in the relief of chronic pain, typically for acute diseases.
Pastoral Counselor	Religious leaders who provide faith-based professional and clinical assessment, referral and care to those in need.
Pharmacist	Prepares and dispenses prescription drugs. Often provides some advise and counseling on drugs and health care needs.
Physical Therapist	Provides treatment for physical dysfunction or injury by the use of therapeutic exercise and the application of modalities intended to restore or facilitate normal function or development.
Physician Assistant	Health care professionals licensed to practice medicine with physician supervision.
Podiatrist	Provides diagnosis and treatment of diseases of the human foot and ankle. Also called a Chiropodist.
Professional Counselor	A specialist who utilizes counseling techniques that attempt to assist people in identifying and resolving personal, social, vocational, intrapersonal and interpersonal concerns; utilizes counseling and psychotherapy to evaluate and treat

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	emotional and mental problems and conditions, whether cognitive, behavioral or affective.
Psychiatric Nurse	Provides psychiatric care that focuses on inpatient and emergency psychiatric services, outpatient mental health clinics, psychiatric home care and substance abuse treatment.
Psychologist	Provides psychological research, testing and therapy.
Public Facility	Any facility so designated by state law that employs a specific health care professional for a specific purpose.
Social Worker	Provides psychological counseling, guidance and assistance, especially in the form of social services.
Speech or Hearing Therapist (Audiologist)	A speech therapist provides treatment for speech defects and disorders. A hearing therapist provides treatment for hearing defects and disorders.

Covered Persons	Definition
Adopted Children	Children legally becoming part of a family, whether or not biological to the parent(s).
Continuation/Dependent	A dependent may stay on the parents' health insurance coverage through the end of the year in which he or she reaches a certain age by law.
Continuation/Employee	The employee may have rights to continue his or her health benefits when certain qualifying events have occurred.
Conversion to Non-Group Coverage	In certain instances people leaving group health plans sold by an insurance company have "conversion" privileges. Meaning, when group coverage ends (for example, if a person leaves a job, gets divorced from an insured worker, or if the employer stops offering health benefits), the person has the right to buy a non-group health insurance policy from the former group insurer.

Covered Persons	Definition
	Many states require conversion rights to be included in group health insurance contracts. Some states establish conversion rights for individual health insurance contracts as well (for example, in case of divorce or when a dependent child reaches adulthood).
Dependent Elderly Parent	Similar to a handicapped adult dependent, an elderly parent who meets certain state-required criteria, such as living in the adult-eligible individual's home, may be covered.
Dependent Handicapped Adult	A handicapped dependent can still be covered under a parent's health plan, even if the patient is over the age limit for coverage.
Dependent Student	Similar to Continuation/Dependents. Students may stay on their parents' health insurance coverage through the end of the year in which they reach a certain age by law — typically through age 22, but some states have moved it to age 30.
Domestic Partner	A person who is neither married to nor related by blood or marriage to the employee; acts as the employee's sole spousal equivalent; lives together with the employee in the same residence and intends to do so indefinitely; is responsible, with the employee, for each other's welfare.
Grandchild	Extends dependent eligibility for health insurance coverage to include a grandchild that is financially dependent on the grandparent.
Legal Alien	Extends eligibility for health insurance coverage to include a person who is not yet a citizen of this nation but who is residing here legally.
Newborn	A newborn is included under a parents' individual insurance policy for 31 days, as long as the policy already provides coverage for dependents.
Non-Custodial Children	Extends dependent eligibility for health insurance coverage for a child, even if the parent is not the custodial parent.

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