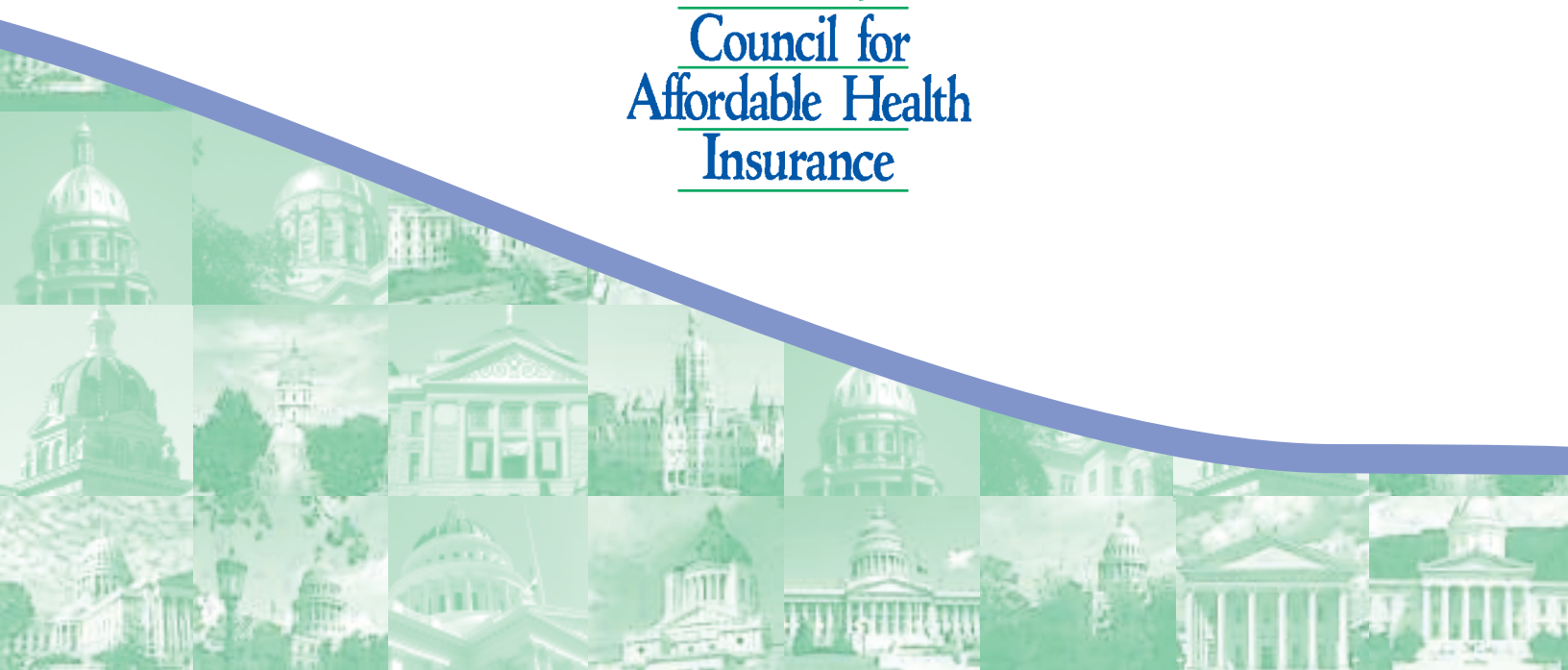


Health Insurance Mandates in the States 2009

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Council for
Affordable Health
Insurance



A State-by-State Breakdown of Health Insurance Mandates and Their Costs

A health insurance “mandate” is a requirement that an insurance company or health plan cover (or offer coverage for) common — but sometimes not so common — health care providers, benefits and patient populations. They 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.

For almost every health care product or service, there is someone who wants insurance to cover it so that those who sell the products and services get more business and those who use the products and services don't have to pay out of pocket for them.

The Impact of Mandates. While mandates make health insurance more comprehensive, they also make it more expensive because mandates require insurers to pay for care consumers previously funded out of their own pockets. We estimate that mandated benefits currently increase the cost of basic health coverage from a little less than 20% to perhaps 50%, depending on the number of mandates, the benefit design and the cost of the initial premium. Mandating benefits is like saying to someone in the market for a new car, if you can't afford a Cadillac loaded with options, you have to walk. Having that Cadillac would be nice, as would having a health insurance policy that covers everything one might want. But drivers with less money can find many other affordable car options; whereas when the price of health insurance soars, few other options exist.

Why Is the Number of Mandates Growing? Elected representatives find it difficult to oppose any legislation that promises enhanced care to potentially motivated voters. The sponsors of mandates know this fact of political life. As a result, government interference in and control of the health care system is steadily increasing. So too is the cost of health insurance.

By the late 1960s, state legislatures had passed only a handful of mandated benefits; today, the Council for Affordable Health Insurance (CAHI) has identified **2,133** mandated benefits and providers. And more are on their way.

How do state legislators justify their actions? One way is to deny a mandate is a mandate. For example, legislators may claim that requiring health insurance to cover a type of provider — such as a chiropractor, podiatrist, midwife or naturopath — is not a mandate because they aren't requiring insurance to pay for a particular therapy. But that's a distinction without a difference; if insurance is required to cover the provider, it must pay for the service provided.

CAHI's Mandated Benefits and Providers Chart. The mandate chart is broken down on a state-by-state basis into three categories: benefits, providers and covered populations. Boxes with a “Y” indicate that the state has passed that particular mandate. Totals for each state and mandate are also included. Thus anyone can easily determine how many mandates and which ones each state has passed. (For a definition of each mandated benefit, please see <http://www.cahi.org>.)

How Is the Research Compiled? Since 1992, the Council for Affordable Health Insurance staff has tracked the introduction and passage of health insurance mandates in every state, but not until 2004 did we make this information available to the public. To corroborate our own findings, we survey every department of insurance and talk with other industry experts.

The question is sometimes raised why our mandate count may differ from other groups that identify state mandates. We do not currently differentiate between the individual and small group markets, especially since many states are blurring that traditional distinction by, for example, allowing “groups of one” (i.e., one person is considered a group) to be classified as a small group under federal law. Also, we do not differentiate between a benefit that is mandated and one that must only be offered. Our actuaries advise us that the cost to provide that policy is the same: If the mandate is offered, it is essentially a mandated benefit because only those interested in the mandate will take advantage of it. In addition, states sometimes exempt either the individual or small group markets from specific mandates, or may only apply that mandate to insurance companies that are domiciled in the state (e.g., a Blue Cross policy). Finally, states may pass a mandate in one legislative session only to come back in a later session and either expand or reduce the original bill's scope. That propensity to revise mandate legislation in subsequent years is one of the reasons why we don't include information on when the mandate originally passed.

Mandates and Standard Coverage. Just because we list something as a mandate doesn't necessarily mean it should be excluded from a standard health insurance policy. Many mandates listed here should be and often are included in comprehensive coverage. The purpose of this chart is to tabulate the number of benefits mandated by the states and assess their impact on the cost of insurance — not to make judgments about which mandates should or should not be included in a health insurance policy.

Assessing the Cost of Mandates. Besides listing the state mandated benefits, we provide a cost assessment of each one. CAHI's independent Actuarial Working Group on State Mandated Benefits analyzed company data and their experience and provided cost-range estimates — less than 1%, 1-3%, 3-5% and 5-10% — if the mandate were added to a policy that did not include the coverage. These estimates are based on real health insurance policies and are not based on theory or modeling. However, mandate legislation differs from bill to bill and from state to state. For example, one state may require insurance to cover a limited number of chiropractor visits per year, while another state may require chiropractors to be covered equally with medical doctors. The second will have a greater impact on the cost of a health insurance policy than the first. It would be impossible to make a detailed assessment of the cost of each state's mandates without evaluating each piece of legislation. Thus, the estimated cost level indicated in the chart is considered typical but may not apply to all variations of that mandate. Further, the additional cost of a mandate depends on the benefits of the policy to which it is attached. Example: A prescription drug mandate costs nothing if a policy already covers drugs, but can be very costly if added to a policy that doesn't cover drugs.

A Caution about Comparisons and Cost Estimates. Because mandates can drive up the cost of health insurance, it would be easy to assume that the states with the most mandates would also have the highest premiums. While that may be true in some states, it is not necessarily so. Some mandates have a much greater impact on the cost of health insurance than others. For example, mental health parity mandates, which require insurers to cover mental health care at the same levels as physical health care, have a much greater impact on the cost of premiums than would mandates for inexpensive procedures which few people need. In addition, mental health mandates often include mini-mandates within them, like coverage for autism diagnosis and treatment.

It may be tempting to think that since a particular mandate doesn't add much to the cost of a health insurance policy, there is no reason for legislators to oppose it. The result of this reasoning is that many states have 40, 50 or more mandates. Although most mandates only increase the cost of a policy by less than 1%, 40 such mandates will price many people out of the market. It is the accumulated impact of dozens of mandates, not just one that makes health insurance unaffordable.

New Mandates to Watch: Federal Mandates. Historically, Congress deferred health insurance regulation to the states. But with the passage of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), that has begun to change. Congress is increasingly willing and even eager to micromanage health insurance benefits.

This year, we are including federal health insurance mandates, which lay out certain requirements that specific state mandates must adopt, because they affect states' health insurance coverage benefits laws. While federal law does not mandate employers of any size offer health insurance coverage, it does require employers who choose to offer insurance that their plans meet certain federal requirements with regard to, for example, mental health, mastectomy and maternity benefits. And states, which still have the primary responsibility for regulating insurers, can require health insurance policies offered by businesses to include certain benefits that must meet the minimum federal requirements. (For more information, please see CAHI's online publication "Trends in State Mandated Benefits, 2009" at <http://www.cahi.org>.)

There are two new federal mandates from 2008: The Mental Health Parity and Addiction Equity Act, which expands the previous federal mental health parity laws to include substance abuse benefits, and Michelle's Law, which requires the continuation of health insurance coverage for full-time college students who take a medical leave of absence (otherwise, they would have become ineligible for dependent-student status under a parent's health insurance plan).

Emerging Mandates. Several mandates are growing in popularity, and we expect to see even more legislative activity in the near future. For example: autism and treatment for its various complications is becoming one of the most discussed mandates.

Autism is a brain disorder that affects three areas of development: communication, social interaction, and creative or imaginative play. In the past, autism has fallen under the broader category of mental health, but one of the latest state legislative trends is to pass a standalone autism mandate separate from mental health benefit mandates. To be clear, health insurance does and should cover physical medical conditions faced by those with autism. In addition, it will usually cover many mental health conditions. However, autism advocates are pushing to have health insurance required to cover areas that would be more accurately described as education. We do not question the benefits of the various educational therapies for autism, and we certainly sympathize with the financial plight of some families faced with significant new care-related expenses, but we do question whether some of the therapies are within the scope of traditional health insurance.

It is also important to point out that federal law plays a role in autism coverage. Under the 2004 Individuals with Disabilities Education Act, or IDEA (PL 108-446), early intervention and special education programs must provide related services and treatments to children with autism. So there could be some overlap with state health insurance mandates. If legislators want to help these families, they could go beyond the IDEA scope and create programs that do just that and fund them from general revenues rather than try to force those costs onto health insurance, which will just increase others' premiums. (For a more in depth look at the autism issue, see CAHI's "The Growing Trend Toward Mandating Autism Coverage" at <http://www.cahi.org>.)

In addition, we have reported in the past that several states are trying to extend dependent coverage to people who are clearly past childhood — up to age 30 and even older. The problem is that children between the ages of 2 and 18 are the healthiest segment of the population. Since the vast majority of them don't use many health services, their premiums are very low, which helps young families because they tend to be early in their working careers and so have relatively low incomes. And even though health care costs for young adults are higher, insurers will usually continue to cover them into college and graduate school, if they remain dependents. The important point is that restricting children's coverage to children keeps the premiums low, helping young families. If insurers must start including those who are well into adulthood, premiums for "dependents coverage" will rise, making it unaffordable for many young families.

The question that every legislator needs to ask is: When does one person's or group's need to have some new or traditionally uncovered procedure or therapy paid for by health insurance outweigh the majority's need to keep premiums affordable?

Fortunately, there is evidence that some legislators are getting CAHI's message. At least 30 states now require that a mandate's cost must be assessed before it is implemented. And at least 10 states provide for mandate-lite policies, which allow some individuals to purchase a policy with fewer mandates more tailored to their needs and financial situation.

The Rest of the Story. The mandates enumerated here don't tell the whole story. States have other ways of adversely affecting the cost of health insurance. For example, several states have adopted legislation that requires health insurers selling in the individual market to accept anyone who applies, regardless of their health status, known as "guaranteed issue." Or they limit insurers' ability to price a policy to accurately reflect the risk an applicant brings to the pool, known as "community rating" or "modified community rating."

Both guaranteed issue and community rating can have a devastating impact on the price of health insurance, especially as younger and healthier people cancel their coverage, leaving the pool smaller and sicker. Thus, in the aggregate, mandates drive up the cost of health insurance. But determining the impact in a particular state requires careful analysis of each piece of mandate legislation, as well as other regulations that have been promulgated.

Table 1: Total Mandates by State

State	Total Mandates	State	Total Mandates
AK	32	MT	40
AL	21	NC	50
AR	43	ND	34
AZ	47	NE	32
CA	56	NH	44
CO	51	NJ	45
CT	54	NM	57
DC	27	NV	52
DE	28	NY	51
FL	52	OH	29
GA	45	OK	38
HI	24	OR	40
IA	26	PA	52
ID	13	RI	70
IL	47	SC	29
IN	34	SD	30
KS	39	TN	41
KY	41	TX	57
LA	50	UT	23
MA	52	VA	60
MD	66	VT	30
ME	55	WA	57
MI	25	WI	34
MN	68	WV	38
MO	41	WY	34
MS	29		
TOTAL		2133	

Table 2: Nationwide Total by Mandate

Mandate	Nationwide Total	Estimated % Cost of Premium
Benefit Mandate		
AIDS/HIV Testing/Vaccine	9	<1%
Alcoholism/Substance Abuse	45	1% to 3%
Alzheimers	2	<1%
Ambulatory Surgery	11	1% to 3%
Ambulance /Transportation Services	11	<1%
Ambulatory Cancer Treatment	3	<1%
Anti-psychotic Drugs	7	<1%
Asthma Education	2	<1%
Attention Deficit Disorder	1	<1%
Autism	23	<1%
Bilateral Cochlear Implant	3	<1%
Blood Lead Poisonng Screening	9	<1%
Blood Products	3	<1%
Bone Marrow Transplant	11	<1%
Bones Mass Measurement	16	<1%
Brain Injury	1	<1%
Breast Reduction	1	<1%
Breast Reconstruction	51	<1%
Cancer Pain Medication	5	<1%
Cervical Cancer / HPV Screening	31	<1%
Chemotherapy	7	<1%
Circumcision	1	<1%
Clamydia	5	<1%
Cleft Palate	15	<1%
Clinical Trial	23	<1%
Colorectal Cancer Screening	33	<1%
Congenital Bleeding Disorder	3	<1%
Congenital Defect	1	1% to 3%
Contraceptive	29	1% to 3%
Dental Anesthesia	30	<1%
Developmental Disability	1	<1%
Diabetic Self Management	34	<1%
Diabetic Supplies	47	<1%
Drug Abuse Treatment	35	<1%
Early Intervention Service	6	<1%
Emergency Service	47	<1%
Habilitative Service	3	<1%
Hair Prothesis	11	<1%
Hearing Aids for Minor	14	<1%
Heart Transplant	1	<1%
Home Health Care	20	<1%
Hospice Care	12	<1%
HPV Vaccine	13	<1%
Hormone Replacement Therapy	4	<1%
Invitro Fertilization	15	3% to 5%
Kidney Disease	4	<1%
Long Term Care	5	1% to 3%

Mandate	Nationwide Total	Estimated % Cost of Premium
Kidney Disease	4	<1%
Long Term Care	5	1% to 3%
Lyme Disease	5	<1%
Lymph Ederma	1	<1%
Mammography	50	<1%
Mastectomy	23	<1%
Mastectomy Minimum Stay	25	<1%
Maternity	23	1% to 3%
Maternity Minimum Stay	50	<1%
Mental Health General	39	1% to 3%
Mental Health Parity	47	5% to 10%
Minimum Hysterectomy Stay	2	<1%
Minimum Testicular Cancer Stay	1	<1%
Morbid Obesity Treatment	6	1% to 3%
Neurodevelopment Therapy	1	<1%
Newborn Hearing Screening	18	<1%
Newborn Sickle Cell Testing	4	<1%
Off Label Drug Use	36	<1%
Oriental Medicine	1	<1%
Orthotic and/or Prosthetics	16	<1%
Ostomy Related Supplies	1	<1%
Other Infertility Service	9	<1%
Ovarian Cancer Screening	7	<1%
Pediatric Asthma Education/Self-Management	2	<1%
PKU/Metabolic Disorder	34	<1%
Port Wine Stain Elimination	2	<1%
Prescription Drugs	3	5% to 10%
Prescription Inhalent	1	<1%
Prostate Cancer Screening	36	<1%
Protein Screening	1	<1%
Psychotropic Drugs	3	<1%
Reconstructive Surgery	2	<1%
Rehabilitative Service	7	1% to 3%
Residential Crisis Service	1	<1%
Second Surgical Opinion	11	<1%
Shingles Vaccine	1	<1%
Smoking Cessation	5	1% to 3%
Special Footwear	1	<1%
Telemedicine	8	<1%
Testicular Cancer	3	<1%
TMJ Disorders	20	<1%
Varicose Veins	1	<1%
Visioncare Service	1	<1%
Well Child Care	34	1% to 3%
Wilms Tumor	2	<1%
Provider Mandate		
Acupuncturist	12	1% to 3%
Athletic Trainer	3	<1%

Mandate	Nationwide Total	Estimated % Cost of Premium
Birthing Center/Midwife	10	<1%
Athletic Trainer	3	<1%
Birthing Center/Midwife	10	<1%
Dentist	34	3% to 5%
Denturist	4	<1%
Dietician	3	<1%
Drug Abuse Counselor	7	<1%
First Nurse Assistant	6	<1%
Lay Midwife	7	<1%
Licensed Health Professional	12	<1%
Marriage/Family Therapist	17	<1%
Massage Therapist	4	<1%
Naturopath	4	<1%
Nurse	11	<1%
Nurse Midwife	28	<1%
Nurse Anesthetist	20	<1%
Nurse Practitioner	31	<1%
Psychiatric Nurse	17	<1%
Occupational Therapist	12	1% to 3%
Optician	4	1% to 3%
Optometrist	44	1% to 3%
Oral Surgeon	8	<1%
Osteopath	23	1% to 3%
Pain Management Specialist	3	1% to 3%
Pastoral Counselor	3	<1%
Pediatric Specialist	1	<1%
Pharmacist	6	<1%
Physical Therapist	16	1% to 3%
Physician Assistant	16	<1%
Podiatrist	33	<1%
Professional Counselor	18	<1%
Psychologist	44	1% to 3%
Public or Other Facility	21	<1%
Social Worker	27	1% to 3%
Speech/Hearing Therapist	21	<1%
Covered Persons		
Adopted Children	45	<1%
Continuation Dependent	45	<1%
Continuation Employee	45	<1%
Conversion to Non Group	42	1% to 3%
Dependent Student/Adult	34	<1%
Foster Children	1	<1%
Grandchildren	7	<1%
Disabled Dependent	42	1% to 3%
Legal Non Resident	2	<1%
Newborn	51	1% to 3%
Non Custodial Children	14	<1%
Domestic Partner/Civil Union	16	<1%
TOTAL	2133	

**State Mandated Benefits: AIDS—In Vitro Fertilization
AK—FL**

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL
BENEFITS												
AIDS/HIV Testing/Vaccine	9	<1%		Y			Y					
Alcoholism/Substance Abuse	45	1% to 3%	Y	Y	Y		Y	Y	Y	Y		Y
Alzheimers	2	<1%										
Ambulatory Surgery	11	1% to 3%			Y	Y						Y
Ambulance/Transportation Service	11	<1%				Y			Y			Y
Ambulatory Cancer Treatment	3	<1%										Y
Anti-psychotic Drugs	7	<1%										
Asthma Education	2	<1%					Y					
Attention Deficit Disorder	1	<1%										
Autism	23	<1%				Y		Y	Y	Y		Y
Bilateral Cochlear Implant	3	<1%						Y				
Blood Lead Poisoning Screening	9	<1%				Y	Y		Y		Y	
Blood Products	3	<1%										
Bone Marrow Transplant	11	<1%				Y						Y
Bone Mass Measurement	16	<1%					Y					Y
Brain Injury	1	<1%										
Breast Reduction	1	<1%										
Breast Reconstruction	51	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication	5	<1%										
Cervical Cancer/HPV Screening	31	<1%	Y				Y		Y	Y	Y	
Chemotherapy	7	<1%				Y						
Circumcision	1	<1%										
Chlamydia	5	<1%				Y						
Cleft Palate	15	<1%						Y				Y
Clinical Trial	23	<1%				Y	Y		Y		Y	
Colorectal Cancer Screening	33	<1%	Y	Y	Y		Y	Y	Y	Y	Y	
Congenital Bleeding Disorder	3	<1%				Y						
Congenital Defect	1	1% to 3%						Y				
Contraceptive	29	1% to 3%			Y	Y	Y		Y		Y	
Dental Anesthesia	30	<1%			Y		Y	Y	Y			Y
Developmental Disability	1	<1%										
Diabetes Self Management	34	<1%	Y		Y	Y	Y	Y		Y		Y
Diabetic Supplies	47	<1%	Y		Y	Y	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	35	<1%	Y	Y	Y		Y		Y	Y	Y	Y
Early Intervention Service	6	<1%						Y				
Emergency Service	47	<1%	Y		Y	Y	Y	Y	Y	Y	Y	Y
Habilitative Service	3	<1%								Y		
Hair Prothesis	11	<1%							Y		Y	Y
Hearing Aids for Minor	14	<1%						Y	Y		Y	
Heart Transplant	1	<1%										
Home Health Care	20	<1%				Y	Y	Y	Y			Y
Hospice Care	12	<1%			Y			Y				
HPV Vaccine	13	<1%						Y				
Hormone Replacement Therapy	4	<1%								Y		
In Vitro Fertilization	15	3% to 5%			Y		Y		Y			

State Mandated Benefits: AIDS—In Vitro Fertilization GA—MA

	Total	Est. Cost	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA
BENEFITS												
AIDS/HIV Testing/Vaccine	9	<1%					Y	Y				
Alcoholism/Substance Abuse	45	<1% to 3%	Y	Y			Y	Y	Y	Y	Y	Y
Alzheimers	2	<1%										
Ambulatory Surgery	11	<1% to 3%	Y							Y	Y	
Ambulance/Transportation Service	11	<1%									Y	
Ambulatory Cancer Treatment	3	<1%										
Anti-psychotic Drugs	7	<1%										
Asthma Education	2	<1%										
Attention Deficit Disorder	1	<1%									Y	
Autism	23	<1%	Y		Y		Y	Y		Y	Y	
Bilateral Cochlear Implant	3	<1%								Y		
Blood Lead Poisoning Screening	9	<1%										Y
Blood Product	3	<1%										
Bone Marrow Transplant	11	<1%	Y							Y	Y	Y
Bone Mass Measurement	16	<1%	Y				Y		Y	Y	Y	
Brain Injury	1	<1%										
Breast Reduction	1	<1%										
Breast Reconstruction	51	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication	5	<1%									Y	
Cervical Cancer/HPV Screening	31	<1%	Y				Y		Y	Y	Y	Y
Chemotherapy	7	<1%										
Circumcision	1	<1%										
Clamidia	5	<1%	Y									
Cleft Palate	15	<1%				Y		Y			Y	
Clinical Trial	23	<1%	Y								Y	Y
Colorectal Cancer Screening	33	<1%	Y				Y	Y		Y	Y	
Congenital Bleeding Disorder	3	<1%										
Congenital Defect	1	1% to 3%										
Contraceptive	29	1% to 3%	Y	Y	Y		Y		Y			Y
Dental Anesthesia	30	<1%	Y		Y		Y	Y	Y	Y	Y	
Developmental Disability	1	<1%										
Diabetes Self Management	34	<1%	Y	Y	Y		Y	Y	Y	Y		Y
Diabetic Supplies	47	<1%	Y	Y	Y		Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	35	<1%		Y					Y		Y	Y
Early Intervention Service	6	<1%						Y				Y
Emergency Service	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Habilitative Service	3	<1%	Y				Y					
Hair Prothesis	11	<1%										Y
Hearing Aids for Minor	14	<1%	Y							Y	Y	
Heart Transplant	1	<1%	Y									
Home Health Care	20	<1%								Y		Y
Hospice Care	12	<1%		Y						Y		Y
HPV Vaccine	13	<1%			Y		Y					
Hormone Replacement Therapy	4	<1%										Y
In Vitro Fertilization	15	3% to 5%	Y	Y			Y				Y	Y

**State Mandated Benefits: AIDS—In Vitro Fertilization
MD—NE**

	Total	Est. Cost	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE
BENEFITS												
AIDS/HIV Testing/Vaccine	9	<1%										
Alcoholism/Substance Abuse	45	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Alzheimers	2	<1%	Y									
Ambulatory Surgery	11	1% to 3%				Y	Y					
Ambulance/Transportation Service	11	<1%			Y			Y				
Ambulatory Cancer Treatment	3	<1%										
Anti-psychotic Drug	7	<1%				Y						
Asthma Education	2	<1%										
Attention Deficit Disorder	1	<1%										
Autism	23	<1%	Y			Y						
Bilateral Cochlear Implant	3	<1%										
Blood Lead Poisoning Screening	9	<1%					Y					
Blood Products	3	<1%	Y									
Bone Marrow Transplant	11	<1%				Y	Y					
Bone Mass Measurement	16	<1%	Y				Y			Y		
Brain Injury	1	<1%										
Breast Reduction	1	<1%		Y								
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication	5	<1%										Y
Cervical Cancer/HPV Screening	31	<1%	Y	Y		Y	Y			Y		
Chemotherapy	7	<1%				Y						
Circumcision	1	<1%										
Chlamydia	5	<1%	Y									
Cleft Palate	15	<1%	Y			Y				Y		Y
Clinical Trial	23	<1%	Y	Y		Y	Y			Y		
Colorectal Cancer Screening	33	<1%	Y	Y		Y	Y			Y	Y	Y
Congenital Bleeding Disorder	3	<1%										
Congenital Defect	1	1% to 3%										
Contraceptive	29	1% to 3%	Y	Y		Y	Y			Y		
Dental Anesthesia	30	<1%	Y	Y		Y	Y	Y		Y	Y	Y
Developmental Disability	1	<1%										
Diabetes Self Management	34	<1%	Y		Y	Y				Y		Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y		Y
Drug Abuse Treatment	35	<1%	Y	Y	Y	Y	Y		Y	Y	Y	
Early Intervention Service	6	<1%										
Emergency Service	47	<1%	Y	Y	Y	Y	Y		Y	Y	Y	Y
Habilitative Service	3	<1%										
Hair Prothesis	11	<1%	Y			Y	Y					
Hearing Aids for Minor	14	<1%	Y	Y		Y					Y	
Heart Transplant	1	<1%										
Home Health Care	20	<1%	Y	Y					Y			
Hospice Care	12	<1%	Y	Y	Y							
HPV Vaccine	13	<1%		Y		Y				Y	Y	Y
Hormone Replacement Therapy	4	<1%										
In Vitro Fertilization	15	3% to 5%	Y						Y			

**State Mandated Benefits: AIDS—In Vitro Fertilization
NH—RI**

	Total	Est. Cost	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI
BENEFITS												
AIDS/HIV Testing/Vaccine	9	<1%							Y			
Alcoholism/Substance Abuse	45	1% to 3%	Y	Y	Y	Y	Y	Y		Y	Y	Y
Alzheimers	2	<1%										
Ambulatory Surgery	11	1% to 3%					Y		Y			
Ambulance/Transportation Services	11	<1%				Y	Y		Y		Y	Y
Ambulatory Cancer Treatment	3	<1%					Y				Y	
Anti-psychotic Drug	7	<1%			Y		Y			Y		Y
Asthma Education	2	<1%										Y
Attention Deficit Disorder	1	<1%										
Autism	23	<1%	Y	Y	Y		Y			Y	Y	Y
Bilateral Cochlear Implant	3	<1%								Y		
Blood Lead Poisoning Screening	9	<1%		Y								Y
Blood Products	3	<1%					Y					
Bone Marrow Transplant	11	<1%	Y	Y								
Bone Mass Measurement	16	<1%			Y		Y		Y			
Brain Injury	1	<1%										
Breast Reduction	1	<1%										
Breast Reconstruction	51	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication	5	<1%					Y					Y
Cervical Cancer/HPV Screening	31	<1%		Y	Y	Y	Y	Y	Y	Y	Y	Y
Chemotherapy	7	<1%					Y			Y	Y	Y
Circumcision	1	<1%			Y							
Chlamydia	5	<1%										Y
Cleft Palate	15	<1%									Y	
Clinical Trial	23	<1%	Y		Y	Y	Y	Y				Y
Colorectal Cancer Screening	33	<1%		Y	Y	Y			Y	Y	Y	Y
Congenital Bleeding Disorder	3	<1%		Y								
Congenital Defect	1	1% to 3%										
Contraceptive	29	1% to 3%	Y	Y	Y	Y	Y		Y	Y		Y
Dental Anesthesia	30	<1%	Y	Y	Y	Y			Y			
Developmental Disability	1	<1%	Y									
Diabetic Self Management	34	<1%		Y	Y	Y	Y		Y	Y	Y	Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y		Y	Y	Y	Y
Drug Abuse Treatment	35	<1%	Y		Y	Y	Y			Y	Y	Y
Early Intervention Service	6	<1%	Y									Y
Emergency Service	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Habilitative Service	3	<1%										
Hair Prosthesis	11	<1%	Y		Y				Y			Y
Hearing Aids for Minor	14	<1%		Y					Y			Y
Heart Transplant	1	<1%										
Home Health Care	20	<1%		Y	Y	Y	Y				Y	Y
Hospice Care	12	<1%				Y	Y					
HPV Vaccine	13	<1%			Y	Y						
Hormone Replacement Therapy	4	<1%				Y	Y					
In Vitro Fertilization	15	3% to 5%		Y	Y							Y

**State Mandated Benefits: AIDS—In Vitro Fertilization
SC—WY**

	Total	Est. Cost	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
BENEFITS													
AIDS/HIV Testing/Vaccine	9	<1%						Y		Y	Y	Y	
Alcoholism/Substance Abuse	45	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
Alzheimers	2	<1%				Y							
Ambulatory Surgery	11	1% to 3%									Y		
Ambulance/Transportation Services	11	<1%											
Ambulatory Cancer Treatment	3	<1%											
Anti-psychotic Drugs	7	<1%								Y	Y		
Asthma Education	2	<1%											
Attention Deficit Disorder	1												
Autism	23	<1%	Y		Y	Y							
Bilateral Cochlear Implant	3	<1%											
Blood Lead Poisoning Screening	9	<1%									Y		
Blood Products	3	<1%						Y					
Bone Marrow Transplant	11	<1%			Y								
Bone Mass Measurement	16	<1%	Y		Y	Y							
Brain Injury	1	<1%				Y							
Breast Reduction	1	<1%											
Breast Reconstruction	51	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication	5	<1%						Y					
Cervical Cancer/HPV Screening	31	<1%	Y		Y	Y		Y				Y	Y
Chemotherapy	7	<1%			Y								
Circumcision	1	<1%											
Chlamydia	5	<1%			Y								
Cleft Palate	15	<1%	Y				Y	Y		Y	Y		
Clinical Trial	23	<1%			Y			Y	Y		Y	Y	
Colorectal Cancer Screening	33	<1%			Y	Y		Y		Y		Y	Y
Congenital Bleeding Disorder	3	1% to 3%						Y					
Congenital Defect	1	<1%											
Contraceptive	29	1% to 3%				Y		Y	Y	Y		Y	
Dental Anesthesia	30	<1%		Y		Y		Y		Y	Y		
Developmental Disability	1	<1%											
Diabetic Self Management	34	<1%		Y		Y		Y		Y	Y		Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	35	<1%	Y		Y	Y	Y	Y	Y	Y	Y		
Early Intervention Service	6	<1%						Y					
Emergency Service	47	<1%	Y	Y	Y	Y	Y		Y	Y	Y	Y	
Habilitative Service	3	<1%											
Hair Prothesis	11	<1%											
Hearing Aids for Minor	14	<1%				Y							
Heart Transplant	1	<1%											
Home Health Care	20	<1%				Y			Y	Y	Y		
Hospice Care	12	<1%						Y		Y			
HPV Vaccine	13	<1%				Y	Y			Y			
Hormone Replacement Therapy	4	<1%											
In Vitro Fertilization	15	1% to 3%				Y						Y	

**State Mandated Benefits: Kidney Disease—Wilms Tumor
AK—FL**

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL
BENEFITS												
Kidney Disease	4	<1%				Y						
Long Term Care	5	1% to 3%								Y		
Lyme Disease	5	<1%				Y			Y			
Lymph Edema	1	<1%										
Mammography	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	23	<1%			Y	Y	Y		Y			Y
Mastectomy Minimum Stay	25	<1%			Y	Y	Y		Y			Y
Maternity	23	1% to 3%			Y		Y	Y	Y			
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	39	1% to 3%		Y	Y	Y	Y	Y	Y	Y		Y
Mental Health Parity	47	5% to 10%		Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%										
Minimum Testicular Cancer Stay	1	<1%										
Morbid Obesity Treatment	6	1% to 3%										
Neurodevelopment Therapy	1	<1%										
Newborn Hearing Screening	18	<1%	Y								Y	Y
Newborn Sick Cell Testing	4	<1%			Y							
Off Label Drug Use	36	<1%		Y	Y	Y	Y		Y		Y	
Oriental Medicine	1	<1%										
Orthotic and/or Prosthetics	16	<1%					Y	Y	Y			Y
Ostomy Related Supplies	1	<1%							Y			
Other Infertility Service	9	<1%					Y					
Ovarian Cancer Screening	7	<1%				Y						
Pediatric Asthma Education/Self Management	2	<1%					Y					
PKU/Metabolic Disorder	34	<1%	Y		Y	Y	Y	Y	Y		Y	Y
Port Wine Stain Elimination	2	<1%										
Prescription Drugs	3	5% to 10%										
Prescription Inhalant	1	<1%										
Prostate Cancer Screening	36	<1%	Y	Y		Y	Y	Y	Y	Y	Y	
Protein Screening	1	<1%										
Psychotropic Drugs	3	<1%										
Reconstructive Surgery	2	<1%					Y					
Rehabilitation Service	7	1% to 3%							Y			
Residential Crisis Service	1	<1%										
Second Surgical Opinion	11	<1%					Y					Y
Shingles Vaccine	1	<1%										
Smoking Cessation	5	1% to 3%										
Special Footwear	1	<1%					Y					
Telemedicine	8	<1%					Y					
Testicular Cancer	3	<1%				Y						
TMJ Disorders	20	<1%			Y				Y			Y
Varicose Veins	1	<1%										
Visioncare Service	1	<1%										
Well Child Care	34	1% to 3%	Y		Y	Y	Y	Y	Y	Y	Y	Y
Wilms Tumor	2	<1%				Y						

**State Mandated Benefits: Kidney Disease—Wilms Tumor
GA—MA**

	Total	Est. Cost	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA
BENEFITS												
Kidney Disease	4	<1%										
Long Term Care	5	1% to 3%								Y		
Lyme Disease	5	<1%										
Lymph Edema	1	<1%										
Mammography	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	23	<1%	Y				Y	Y	Y		Y	
Mastectomy Minimum Stay	25	<1%	Y				Y		Y		Y	
Maternity	23	1% to 3%	Y						Y			Y
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	39	1% to 3%	Y	Y			Y		Y	Y	Y	Y
Mental Health Parity	47	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%										
Minimum Testicular Cancer Stay	1	<1%										
Morbid Obesity Treatment	6	1% to 3%	Y				Y	Y				
Neurodevelopment Therapy	1	<1%										
Newborn Hearing Screening	18	<1%						Y				Y
Newborn Sickle Cell Testing	4	<1%										
Off Label Drug Use	36	<1%	Y				Y	Y	Y			Y
Oriental Medicine	1	<1%										
Orthotic and/or Prosthetic	16	<1%					Y	Y			Y	Y
Ostomy Related Supplies	1	<1%										
Other Infertility Service	9	<1%					Y					Y
Ovarian Cancer Screening	7	<1%	Y				Y					
Pediatric Asthma Education/Self Management	2	<1%										
PKU/Metabolic Disorder	34	<1%		Y			Y	Y		Y	Y	Y
Port Wine Stain Elimination	2	<1%										
Prescription Drugs	3	5% to 10%										
Prescription Inhalant	1	<1%					Y					
Prostate Cancer Screening	36	<1%	Y				Y	Y	Y		Y	Y
Protein Screening	1	<1%										
Psychotropic Drug	3	<1%										
Reconstructive Surgery	2	<1%										
Rehabilitation Service	7	1% to 3%					Y				Y	Y
Residential Crisis Service	1	<1%										
Second Surgical Opinion	11	<1%						Y		Y		
Shingles Vaccine	1	<1%					Y					
Smoking Cessation	5	1% to 3%										
Special Footwear	1	<1%										
Telemedicine	8	<1%		Y						Y	Y	Y
Testicular Cancer	3	<1%										Y
TMJ Disorders	20	<1%	Y				Y			Y		
Varicose Vein	1	<1%										
Visioncare Service	1	<1%	Y									
Well Child Care	34	1% to 3%	Y	Y	Y				Y		Y	Y
Wilms Tumor	2	<1%										

State Mandated Benefits: Kidney Disease—Wilms Tumor
MD—NE

	Total	Est. Cost	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE
BENEFITS												
Kidney Disease	4	<1%										
Long Term Care	5	1% to 3%	Y									
Lyme Disease	5	<1%		Y		Y						
Lymph Edema	1	<1%										
Mammography	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	23	<1%		Y		Y	Y		Y	Y		
Mastectomy Minimum Stay	25	<1%	Y	Y			Y		Y	Y		
Maternity	23	1% to 3%	Y	Y		Y	Y		Y	Y		
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	39	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y	
Mental Health Parity	47	5% to 10%	Y	Y		Y	Y	Y	Y		Y	Y
Minimum Hysterectomy Stay	2	<1%										
Minimum Testicular Cancer Stay	1	<1%	Y									
Morbid Obesity Treatment	6	1% to 3%	Y									
Neurodevelopment Therapy	1	<1%										
Newborn Hearing Screening	18	<1%	Y				Y		Y	Y	Y	Y
Newborn Sick Cell Testing	4	<1%										Y
Off Label Drug Use	36	<1%	Y	Y	Y	Y	Y	Y		Y	Y	Y
Oriental Medicine	1	<1%										
Orthotic and/or Prosthetic	16	<1%	Y	Y								
Ostomy Related Supplies	1	<1%										
Other Infertility Service	9	<1%				Y			Y			
Ovarian Cancer Screening	7	<1%				Y				Y		
Pediatric Asthma Education/Self Management	2	<1%										
PKU/Metabolic Disorders	34	<1%	Y	Y		Y	Y		Y		Y	
Port Wine Stain Elimination	2	<1%				Y						
Prescription Drugs	3	5% to 10%		Y								
Prescription Inhalant	1	<1%										
Prostate Cancer Screening	36	<1%	Y	Y		Y	Y			Y	Y	
Protein Screening	1	<1%										
Psychotropic Drug	3	<1%				Y						
Reconstructive Surgery	2	<1%				Y						
Rehabilitation Service	7	1% to 3%		Y								
Residential Crisis Service	1	<1%	Y									
Second Surgical Opinion	11	<1%	Y				Y					
Shingles Vaccine	1	<1%										
Smoking Cessation	5	1% to 3%	Y	Y		Y						
Special Footwear	1	<1%										
Telemedicine	8	<1%										
Testicular Cancer	3	<1%	Y									
TMJ Disorder	20	<1%	Y			Y		Y		Y	Y	Y
Varicose Vein	1	<1%		Y								
Visioncare Service	1	<1%										
Well Child Care	34	1% to 3%	Y			Y	Y	Y	Y	Y		Y
Wilms Tumor	2	<1%										

**State Mandated Benefits: Kidney Disease—Wilms Tumor
NH—RI**

	Total	Est. Cost	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI
BENEFITS												
Kidney Disease	4	<1%										Y
Long Term Care	5	1% to 3%								Y		
Lyme Disease	5	<1%										Y
Lymph Edema	1	<1%										
Mammography	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	23	<1%			Y		Y		Y	Y	Y	Y
Mastectomy Minimum Stay	25	<1%		Y	Y		Y		Y		Y	Y
Maternity	23	1% to 3%	Y	Y	Y		Y		Y	Y		Y
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	39	1% to 3%	Y			Y	Y	Y	Y	Y		Y
Mental Health Parity	47	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%										Y
Minimum Testicular Cancer Stay	1	<1%										
Morbid Obesity Treatment	6	1% to 3%	Y									
Neurodevelopment Therapy	1	<1%										
Newborn Hearing Screening	18	<1%		Y	Y			Y				
Newborn Sickle Cell Testing	4	<1%							Y			
Off Label Drug Use	36	<1%	Y	Y	Y	Y	Y	Y	Y	Y		Y
Oriental Medicine	1	<1%			Y							
Orthotic and/or Prosthetic	16	<1%	Y				Y			Y	Y	Y
Ostomy Related Supplies	1	<1%										
Other Infertility Service	9	<1%		Y	Y							Y
Ovarian Cancer Screening	7	<1%									Y	Y
Pediatric Asthma Education/Self Management	2	<1%										Y
PKU/Metabolic Disorder	34	<1%	Y	Y	Y	Y			Y	Y	Y	Y
Port Wine Stain Elimination	2	<1%										
Prescription Drugs	3	5% to 10%										Y
Prescription Inhalant	1	<1%										
Prostate Cancer Screening	36	<1%		Y	Y	Y	Y		Y	Y		Y
Protein Screening	1	<1%			Y							
Psychotropic Drug	3	<1%					Y					
Reconstructive Surgery	2	<1%										
Rehabilitation Service	7	1% to 3%										
Residential Crisis Service	1	<1%										
Second Surgical Opinion	11	<1%		Y			Y					Y
Shingles Vaccine	1	<1%										
Smoking Cessation	5	1% to 3%			Y							Y
Special Footwear	1	<1%										
Telemedicine	8	<1%									Y	
Testicular Cancer	3	<1%										
TMJ Disorder	20	<1%			Y	Y						
Varicose Vein	1	<1%										
Visioncare Service	1	<1%										
Well Child Care	34	1% to 3%		Y	Y		Y	Y	Y		Y	Y
Wilms Tumor	2	<1%		Y								

**State Mandated Benefits: Kidney Disease—Wilms Tumor
SC—WY**

	Total	Est. Cost	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
BENEFITS													
Kidney Disease	4	<1%									Y		Y
Long Term Care	5	1% to 3%										Y	
Lyme Disease	5	<1%											
Lymph Edema	1	<1%						Y					
Mammography	50	<1%	Y	Y	Y	Y		Y	Y	Y	Y	Y	Y
Mastectomy	23	<1%	Y					Y					
Mastectomy Minimum Stay	25	<1%	Y		Y	Y		Y				Y	
Maternity	23	1% to 3%						Y	Y	Y			
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y		Y	Y
Mental Health General	39	1% to 3%	Y		Y	Y	Y	Y	Y	Y	Y	Y	
Mental Health Parity	47	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
Minimum Hysterectomy Stay	2	<1%						Y					
Minimum Testicular Cancer Stay	1	<1%											
Morbid Obesity Treatment	6	1% to 3%						Y					
Neurodevelopment Therapy	1	<1%								Y			
Newborn Hearing Screening	18	<1%			Y	Y		Y				Y	
Newborn Sickle Cell Testing	4	<1%						Y					
Off Label Drug Use	36	<1%	Y	Y	Y	Y		Y	Y	Y			
Oriental Medicine	1	<1%											
Orthotic and/or Prosthetic	16	<1%							Y				
Ostomy Related Supplies	1	<1%											
Other Infertility Service	9	<1%										Y	
Ovarian Cancer Screening	7	<1%											
Pediatric Asthma Education/Self Management	2	<1%											
PKU/Metabolic Disorder	34	<1%		Y	Y	Y	Y		Y	Y			
Port Wine Stain Elimination	2	<1%								Y			
Prescription Drugs	3	5% to 10%								Y			
Prescription Inhalant	1	<1%											
Prostate Cancer Screening	36	<1%	Y	Y	Y	Y		Y	Y	Y		Y	Y
Protein Screening	1	<1%											
Psychotropic Drug	3	<1%									Y		
Reconstructive Surgery	2	<1%											
Rehabilitation Service	7	1% to 3%				Y						Y	
Residential Crisis Service	1	<1%											
Second Surgical Opinion	11	<1%								Y		Y	
Shingles Vaccine	1	<1%											
Smoking Cessation	5	1% to 3%											
Special Footwear	1	<1%											
Telemedicine	8	<1%				Y		Y					
Testicular Cancer	3	<1%											
TMJ Disorder	20	<1%				Y		Y	Y	Y	Y	Y	
Varicose Veins	1	<1%											
Visioncare Service	1	<1%											
Well Child Care	34	1% to 3%				Y	Y	Y			Y	Y	
Wilms Tumor	2	<1%											

State Mandated Providers & Covered Persons
AK—FL

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL
PROVIDERS												
Acupuncturist	12	1% to 3%	Y				Y					Y
Athletic Trainer	3	<1%			Y							
Birthing Center/Midwife	10	<1%						Y				Y
Chiropractor	46	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y	Y
Dentist	34	3% to 5%	Y	Y	Y	Y	Y	Y	Y			
Denturist	4	<1%										
Dietician	3	<1%										
Drug Abuse Counselor	7	<1%	Y	Y	Y							
First Nurse Assistant	6	<1%										
Lay Midwife	7	<1%						Y				
Licensed Health Professional	12	<1%			Y			Y				
Marriage/Family Therapist	17	<1%	Y					Y	Y			Y
Massage Therapist	4	<1%										
Naturopath	4	<1%	Y									
Nurse	11	<1%						Y				
Nurse Midwife	28	<1%	Y				Y	Y	Y		Y	Y
Nurse Anesthetist	20	<1%		Y	Y			Y				
Nurse Practitioner	31	<1%	Y			Y	Y	Y	Y		Y	
Psychiatric Nurse	17	<1%					Y	Y	Y			Y
Occupational Therapist	12	1% to 3%	Y			Y	Y		Y			Y
Optician	4	1% to 3%										
Optometrist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y	Y
Oral Surgeon	8	<1%						Y				Y
Osteopath	23	1% to 3%	Y		Y	Y		Y				Y
Pain Management Specialist	3	1% to 3%						Y	Y			
Pastoral Counselor	3	<1%										
Pediatric Specialist	1	<1%										
Pharmacist	6	<1%		Y						Y		
Physical Therapist	16	1% to 3%	Y						Y			
Physician Assistant	16	<1%	Y	Y							Y	Y
Podiatrist	33	<1%		Y	Y	Y	Y	Y			Y	Y
Professional Counselor	18	<1%			Y		Y	Y				Y
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y			Y
Public or Other Facility	21	<1%				Y	Y		Y			Y
Social Worker	27	1% to 3%	Y				Y	Y	Y			Y
Speech/Hearing Therapist	21	<1%	Y		Y	Y	Y			Y		
COVERED PERSONS												
Adopted Children	45	<1%	Y		Y	Y	Y	Y	Y			Y
Continuation Dependent	45	<1%			Y	Y	Y		Y	Y	Y	Y
Continuation Employee	45	<1%			Y		Y	Y	Y	Y		Y
Conversion to Non Group	42	1% to 3%			Y	Y	Y	Y		Y		Y
Dependent Student/Adult	34	<1%				Y		Y	Y		Y	Y
Foster Children	1	<1%										
Grandchildren	7	<1%								Y		Y
Disabled Dependent	42	1% to 3%			Y	Y	Y	Y	Y			Y
Legal Non Resident	2	<1%				Y						
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non Custodial Children	14	<1%			Y				Y	Y		
Domestic Partner/Civil Union	16	<1%					Y		Y	Y		

State Mandated Providers & Covered Persons GA—MA

	Total	Est. Cost	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA
PROVIDERS												
Acupuncturist	12	1% to 3%										
Athletic Trainer	3	<1%	Y									
Birthing Center/Midwife	10	<1%										
Chiropodist	5	<1%								Y		
Chiropractor	46	1% to 3%	Y		Y		Y	Y	Y	Y	Y	Y
Dentist	34	3% to 5%			Y				Y		Y	Y
Denturist	4	<1%										
Dietician	3	<1%										
Drug Abuse Counselor	7	<1%										
First Nurse Assistant	6	<1%	Y							Y	Y	
Lay Midwife	7	<1%										Y
Licensed Health Professional	12	<1%						Y				
Marriage/Family Therapist	17	<1%					Y				Y	
Massage Therapist	4	<1%										
Naturopath	4	<1%										
Nurse	11	<1%			Y							Y
Nurse Midwife	28	<1%										Y
Nurse Anesthetist	20	<1%						Y	Y			Y
Nurse Practitioner	31	<1%		Y	Y				Y			Y
Psychiatric Nurse	17	<1%										Y
Occupational Therapist	12	1% to 3%									Y	
Optician	4	1% to 3%										
Optometrist	44	1% to 3%	Y	Y	Y				Y	Y	Y	Y
Oral Surgeon	8	<1%						Y	Y			
Osteopath	23	1% to 3%					Y		Y	Y		
Pain Management Specialist	3	1% to 3%							Y			
Pastoral Counselor	3	<1%										
Pediatric Specialist	1	<1%										Y
Pharmacist	6	<1%							Y			
Physical Therapist	16	1% to 3%							Y		Y	
Physician Assistant	16	<1%			Y				Y	Y		
Podiatrist	33	<1%					Y		Y	Y	Y	Y
Professional Counselor	18	<1%					Y					Y
Psychologist	44	1% to 3%	Y	Y			Y	Y	Y	Y	Y	Y
Public or Other Facility	21	<1%				Y					Y	
Social Worker	27	1% to 3%					Y		Y	Y	Y	Y
Speech/Hearing Therapist	21	<1%				Y	Y				Y	Y
COVERED PERSONS												
Adopted Children	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Dependent	43	<1%	Y		Y		Y	Y	Y	Y	Y	Y
Continuation Employee	45	<1%	Y	Y	Y		Y	Y	Y	Y	Y	Y
Conversion to Non Group	42	1% to 3%	Y		Y	Y	Y	Y	Y	Y	Y	
Dependent Student/Adult	34	<1%	Y		Y	Y	Y	Y		Y	Y	
Foster Children	1	<1%										
Grandchildren	7	<1%										
Disabled Dependent	42	1% to 3%	Y	Y	Y	Y	Y	Y		Y	Y	Y
Legal Non Resident	2	<1%										
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non Custodial Children	14	<1%										
Domestic Partner/Civil Union	16	<1%		Y	Y							

State Mandated Providers & Covered Persons
MD—NE

	Total	Est. Cost	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE
PROVIDERS												
Acupuncturist	12	1% to 3%		Y					Y			
Athletic Trainer	3	<1%										
Birthing Center/Midwife	10	<1%			Y					Y		
Chiropracist	5	<1%										
Chiropractor	46	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Dentist	34	3% to 5%	Y	Y	Y	Y	Y	Y	Y	Y		Y
Denturist	4	<1%							Y			
Dietician	3	<1%				Y						
Drug Abuse Counselor	7	<1%										
First Nurse Assistant	6	<1%		Y								
Lay Midwife	7	<1%		Y	Y							
Licensed Health Professional	12	<1%	Y			Y						
Marriage/Family Therapist	17	<1%	Y	Y		Y		Y		Y		
Massage Therapist	4	<1%	Y									
Naturopath	4	<1%							Y			
Nurse	11	<1%				Y				Y	Y	
Nurse Midwife	28	<1%	Y	Y	Y	Y		Y	Y	Y	Y	
Nurse Anesthetist	20	<1%	Y	Y		Y		Y	Y	Y	Y	
Nurse Practitioner	31	<1%	Y	Y		Y	Y	Y	Y	Y	Y	
Psychiatric Nurse	17	<1%		Y		Y		Y		Y	Y	
Occupational Therapist	12	1% to 3%				Y						
Optician	4	1% to 3%				Y						
Optometrist	44	<1%	Y	Y	Y	Y	Y	Y		Y		Y
Oral Surgeon	8	<1%			Y							
Osteopath	23	<1%				Y						Y
Pain Management Specialist	3	<1%										
Pastoral Counselor	3	<1%		Y						Y		
Pediatric Specialist	1	<1%										
Pharmacist	6	<1%				Y				Y		
Physical Therapist	16	1% to 3%	Y			Y			Y			
Physician Assistant	16	<1%	Y		Y				Y	Y		
Podiatrist	33	<1%	Y		Y	Y	Y			Y		Y
Professional Counselor	18	<1%						Y	Y	Y	Y	
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Public or Other Facility	21	<1%	Y	Y		Y		Y	Y	Y		Y
Social Worker	27	1% to 3%	Y	Y		Y		Y	Y	Y	Y	
Speech/Hearing Therapist	21	<1%				Y	Y					
COVERED PERSONS												
Adopted Children	45	<1%	Y	Y		Y		Y	Y	Y	Y	Y
Continuation Dependent	43	<1%	Y	Y		Y	Y	Y	Y	Y	Y	Y
Continuation Employee	45	<1%	Y	Y		Y	Y	Y	Y	Y	Y	Y
Conversion to Non Group	42	1% to 3%	Y	Y	Y	Y	Y		Y	Y	Y	Y
Dependent Student/Adult	34	<1%	Y	Y		Y	Y		Y		Y	Y
Foster Children	1	<1%								Y		
Grandchildren	7	<1%	Y			Y						
Disabled Dependent	42	1% to 3%	Y		Y	Y	Y	Y	Y	Y	Y	Y
Legal Non Resident	2	<1%		Y								
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non Custodial Children	14	<1%		Y		Y			Y		Y	
Domestic Partner/Civil Union	16	<1%	Y	Y								

State Mandated Providers & Covered Persons NH—RI

	Total	Est. Cost	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI
PROVIDERS												
Acupuncturist	12	1% to 3%			Y	Y				Y		Y
Athletic Trainer	3	<1%										
Birthing Center/Midwife	10	<1%	Y		Y		Y				Y	Y
Chiropracist	5	<1%		Y								
Chiropractor	46	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y	Y
Dentist	34	3% to 5%		Y	Y	Y		Y	Y	Y	Y	
Denturist	4	<1%						Y		Y		
Dietician	3	<1%										
Drug Abuse Counselor	7	<1%				Y	Y				Y	Y
First Nurse Assistant	6	<1%										Y
Lay Midwife	7	<1%	Y		Y							Y
Licensed Health Professional	12	<1%				Y						Y
Marriage/Family Therapist	17	<1%	Y			Y					Y	Y
Massage Therapist	4	<1%	Y									
Naturopath	4	<1%										
Nurse	11	<1%		Y		Y	Y				Y	
Nurse Midwife	28	<1%	Y	Y	Y	Y	Y	Y	Y		Y	
Nurse Anesthetist	20	<1%			Y	Y					Y	
Nurse Practitioner	31	<1%	Y		Y	Y				Y	Y	Y
Psychiatric Nurse	17	<1%				Y		Y			Y	Y
Occupational Therapist	12	1% to 3%				Y	Y				Y	
Optician	4	1% to 3%				Y						Y
Optometrist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Oral Surgeon	8		Y			Y						Y
Osteopath	23	1% to 3%	Y		Y	Y		Y	Y		Y	Y
Pain Management Specialist	3	1% to 3%										
Pastoral Counselor	3	<1%	Y									
Pediatric Specialist	1	<1%										
Pharmacist	6	<1%										
Physical Therapist	16	1% to 3%		Y	Y	Y	Y				Y	
Physician Assistant	16	<1%				Y					Y	
Podiatrist	33	<1%	Y		Y	Y		Y	Y		Y	Y
Professional Counselor	18	<1%	Y					Y			Y	Y
Psychologist	44	1% to 3%	Y	Y	Y	Y		Y	Y	Y	Y	Y
Public or Other Facility	21	<1%								Y		Y
Social Worker	27	1% to 3%	Y			Y				Y	Y	
Speech/Hearing Therapist	21	<1%		Y		Y			Y		Y	
COVERED PERSONS												
Adopted Children	45	<1%	Y		Y	Y	Y	Y	Y	Y	Y	Y
Continuation Dependent	43	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Employee	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Conversion to Non Group	42	1% to 3%		Y	Y	Y	Y	Y		Y	Y	Y
Dependent Student/Adult	34	<1%	Y	Y	Y		Y			Y	Y	Y
Foster Children	1	<1%										
Grandchildren	7	<1%					Y					
Disabled Dependent	42	1% to 3%	Y	Y	Y	Y	Y	Y			Y	Y
Legal Non Resident	2	<1%										
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non Custodial Children	14	<1%			Y		Y	Y		Y		
Domestic Partner/Civil Union	16	<1%	Y	Y	Y					Y	Y	Y

State Mandated Providers & Covered Persons
SC—WY

	Total	Est. Cost	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
PROVIDERS													
Acupuncturist	12	1% to 3%				Y		Y		Y			
Athletic Trainer	3	<1%							Y				
Birthing Center/Midwife	10	<1%								Y			
Chiropracist	5	<1%						Y		Y			
Chiropractor	46	1% to 3%	Y	Y	Y	Y		Y	Y	Y	Y	Y	Y
Dentist	34	3% to 5%		Y	Y	Y		Y		Y	Y		Y
Denturist	4	<1%								Y			
Dietician	3	<1%				Y							Y
Drug Abuse Counselor	7	<1%											
First Nurse Assistant	6	<1%				Y							
Lay Midwife	7	<1%											
Licensed Health Professional	12	<1%		Y			Y			Y	Y		Y
Marriage/Family Therapist	17	<1%				Y		Y					
Massage Therapist	4	<1%					Y			Y			
Naturopath	4	<1%							Y	Y			
Nurse	11	<1%								Y			
Nurse Midwife	28	<1%		Y	Y			Y		Y		Y	
Nurse Anesthetist	20	<1%		Y				Y		Y			Y
Nurse Practitioner	31	<1%		Y	Y	Y				Y	Y	Y	Y
Psychiatric Nurse	17	<1%						Y				Y	Y
Occupational Therapist	12	1% to 3%				Y							Y
Optician	4	1% to 3%						Y					
Optometrist	44	1% to 3%	Y	Y	Y	Y		Y	Y	Y	Y	Y	Y
Oral Surgeon	8	<1%											
Osteopath	23	1% to 3%		Y		Y		Y		Y		Y	Y
Pain Management Specialist	3	1% to 3%											
Pastoral Counselor	3	<1%											
Pediatric Specialist	1	<1%											
Pharmacist	6	<1%						Y					
Physical Therapist	16	1% to 3%				Y		Y		Y			Y
Physician Assistant	16	<1%				Y				Y			Y
Podiatrist	33	<1%	Y	Y	Y	Y		Y		Y		Y	Y
Professional_Counselor	18	<1%			Y	Y		Y					Y
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y		Y	Y		Y
Public or Other Facility	21	<1%			Y	Y		Y		Y		Y	Y
Social Worker	27	1% to 3%	Y	Y	Y	Y		Y					Y
Speech/HearingTherapist	21	<1%	Y		Y	Y		Y		Y			Y
COVERED PERSONS													
Adopted Children	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Dependent	43	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Employee	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Conversion to Non Group	42	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Dependent Student/Adult	34	<1%		Y	Y	Y	Y	Y	Y	Y		Y	
Foster Children	1	<1%											
Grandchildren	7	<1%				Y					Y		
Disabled Dependent	42	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y
Legal Non Resident	2	<1%											
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non Custodial Children	14	<1%			Y		Y						Y
Domestic Partner/Civil Union	16	<1%							Y	Y		Y	

Special thanks to Larry Siedlick, Government Affairs Assistant, Council for Affordable Health Insurance.

Other CAHI state health reform publications available at www.cahi.org –

“State Health Insurance Index,” by Merrill Matthews, Ph.D., Victoria Craig Bunce, and JP Wieske

“2009 State Legislators’ Guide to Health Insurance Solutions,” by JP Wieske and Christie Raniszewski Herrera

“Trends in State Mandated Benefits, 2009,” by Victoria Craig Bunce

“HSA State Implementation Report,” by Victoria Craig Bunce

About the Council for Affordable Health Insurance

The Council for Affordable Health Insurance (CAHI) is a research and advocacy association of insurance carriers active in the individual, small group, HSA and senior markets. CAHI’s membership includes health insurance companies, small businesses, physicians, actuaries and insurance brokers. Since 1992, CAHI has been an advocate for market-oriented solutions to the problems in America’s health care system.

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