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California's 2027 EHB Benchmark Plan: A walk down memory lane

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WHAT IS CHBRP?



Established in
2002 through
legislation



Responds to
requests from
the California
Legislature



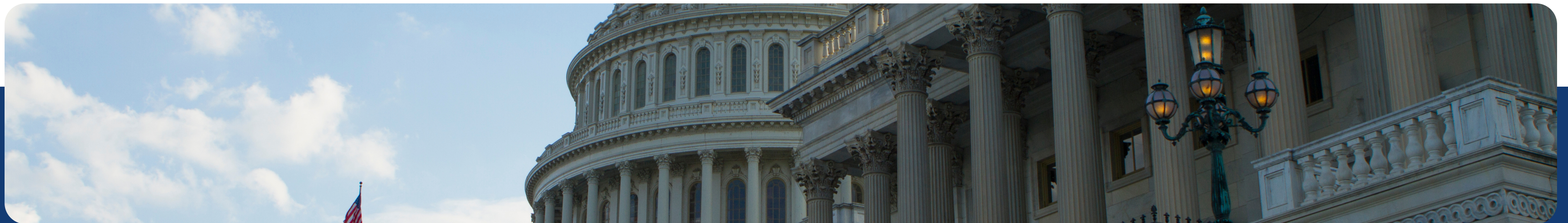
≤60 day
turnaround



Evidence-
Based, Neutral
Analyses



Resources on
Health
Insurance
Benefits



EHB BASICS

- 10 comprehensive categories of benefits
- Required only by certain markets
 - Nongrandfathered individual and small-group plans and policies
 - ~11% of all Californians
- States can choose specifics, based on a benchmark plan



HOW WE GOT HERE



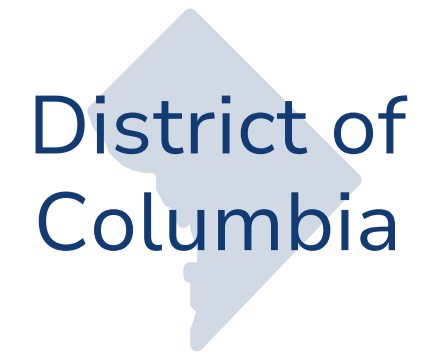
2014-2019 Rules

- Four base-benchmark plan choices
- California chose largest by enrollment of the 3 largest small-group insurance products
 - Kaiser Foundation Health Plan Small Group HMO 30

2020 and Beyond

- CMS added flexibility
- Plans starting on or after Jan 1, 2026:
 - a. Select set of benefits to choose new state benchmark plan.
 - b. No more generosity standard; revised typicality standard (min/max).
 - c. No formulary submission unless prescription drug EHBs change.

STATE UPDATES SINCE 2020



BENEFITS CALIFORNIA CONSIDERED



- Adult dental
- Cranial prostheses
- Chiropractic care
- Hearing aids
- Infertility
- Durable medical equipment (expansion)

TYPICALITY TEST



Benefit	Current Benchmark Plan	Kaiser Traditional Plan for University of California (Most Generous Plan)	Allowed Cost: % of Total Allowed	Allowed Cost: Estimated \$ PMPM
Acupuncture	Covered	Covered up to 24 visits (Acupuncture & Chiro)	-0.09% to -0.13%	-\$0.58 to -\$0.84
Chiropractic Care	Not Covered	Covered up to 24 visits (Acupuncture & Chiro)	0.31% to 0.71%	\$2.05 to \$4.70
Infertility Diagnosis	Not Covered	Covered	0.01% to 0.03%	\$0.07 to \$0.21
Infertility Artificial Insemination	Not Covered	Covered	0.01% to 0.03%	\$0.07 to \$0.20
IVF + Other ART (IVF + GIFT + ZIFT + drugs)	Not Covered	Covered	0.37% to 0.61%	\$2.44 to \$4.01
Durable Medical Equipment	Partially Covered	Covered	0.33% to 0.77%	\$2.20 to \$5.07
Hearing Aids	Not Covered	Specific Allowance Every 3 Years	0.11% to 0.21%	\$0.76 to \$1.42
Total			1.06% to 2.23%	\$7.01 to \$14.77

PROPOSED BENEFITS: POTENTIAL COST



Benefit	Benefit Description	Allowed Cost: Percent of Total Allowed
Hearing Exam & Hearing Aids	Annual hearing exam and hearing aids each ear every three years	0.11% to 0.21%
Durable Medical Equipment (DME)	Newly covered benefits are listed on the next slide.	0.42% to 1.16%
Wigs	One wig covered per year.	0.09% to 0.70%
Chiropractic Care	10 visits covered per year.	0.37% to 0.47%
Infertility Diagnosis		0.01% to 0.03%
Infertility Artificial Insemination		0.01% to 0.03%
Infertility IVF Cycle	Three potential pathways were modeled. Options are described on subsequent slides.	0.61% to 0.87%
Total Benefit Cost		1.63% to 3.48%
Typicality Test Room to Add Benefits		1.06% to 2.23%
Remaining Room		-0.57% to -1.25%

[Source: Wakely, 2025.](#)

NEW BENEFITS: ESTIMATED PREMIUM IMPACTS



Proposed EHB Benefit Expansion	Estimated Plan Paid PMPM Increase for Silver Plans	Estimated Premium Increase for Silver Plans
Hearing Aids	\$1.52	0.21%
Wigs	\$0.31	0.04%
Chiropractic care	\$0.78	0.11%
Durable medical equipment (DME) - General	\$1.64	0.23%
DME - Augmented communication devices	\$0.03	0.00%
DME - Neuromodulators	\$0.01	0.00%
Infertility	\$5.36	0.76%

Source: CHBRP, 2025.

BENEFITS SELECTED

- **Annual hearing exam and hearing aids**
 - 1 hearing aid per ear every 3 years
- **Infertility**
 - Evaluation, diagnosis, and treatment
 - Includes IVF and artificial insemination
- **Durable medical equipment (expanded)**
 - Includes walkers, manual and power wheelchairs, scooters, hospital beds, portable oxygen, and augmented communication devices.





WHAT NOW?

- California submitted application to CMS on May 5 of this year.
- Expected start: January 1, 2027.
- If no response by the end of the year, implementation would likely be delayed.